

出國報告審核表

出國報告名稱：出席「美國保險監理官協會 2013 年夏季全國會議」報告		出國人姓名 (2人以上，以1人為代表)	楊恭尊 科長	服務單位 金融監督管理委員會保險局
出國類別 <input type="checkbox"/> 考察 <input type="checkbox"/> 進修 <input type="checkbox"/> 研究 <input type="checkbox"/> 實習 <input checked="" type="checkbox"/> 其他出席國際會議 (例如國際會議、國際比賽、業務接洽等)				
出國期間：102年08月24日至102年08月27日		報告繳交日期：102年08月22日		
出國人姓名 計畫主辦	自我檢核	審 核 項 目		
出國人簽章 (2人以上，得以1人為代表)	機關審核	1. 依限繳交出國報告 <input checked="" type="checkbox"/> <input type="checkbox"/> 2. 格式完整 (本文必須具備「目的」、「過程」、「心得及建議事項」) <input checked="" type="checkbox"/> <input type="checkbox"/> 3. 無抄襲相關資料 <input checked="" type="checkbox"/> <input type="checkbox"/> 4. 內容充實完備 <input checked="" type="checkbox"/> <input type="checkbox"/> 5. 建議具參考價值 <input checked="" type="checkbox"/> <input type="checkbox"/> 6. 送本機關參考或研辦 <input checked="" type="checkbox"/> <input type="checkbox"/> 7. 送上級機關參考 <input type="checkbox"/> <input type="checkbox"/> 8. 退回補正，原因： (1) 不符原核定出國計畫 <input type="checkbox"/> <input type="checkbox"/> (2) 以外文撰寫或僅以所蒐集外文資料為內容 <input type="checkbox"/> <input type="checkbox"/> (3) 內容空洞簡略或未涵蓋規定要項 <input type="checkbox"/> <input type="checkbox"/> (4) 抄襲相關資料之全部或部分內容 <input type="checkbox"/> <input type="checkbox"/> (5) 引用相關資料未註明資料來源 <input type="checkbox"/> <input type="checkbox"/> (6) 電子檔案未依格式辦理 <input type="checkbox"/> <input type="checkbox"/> (7) 未於資訊網登錄提要資料及傳送出國報告電子檔 <input type="checkbox"/> <input type="checkbox"/> 9. 本報告除上傳至出國報告資訊網外，將採行之公開發表： (1) 辦理本機關出國報告座談會 (說明會)，與同仁進行知識分享。 (2) 於本機關業務會報提出報告 <input type="checkbox"/> <input checked="" type="checkbox"/> (3) 其他 <input type="checkbox"/> <input type="checkbox"/> 10. 其他處理意見及方式： <input type="checkbox"/> <input type="checkbox"/>		
計畫主辦	機關審核	計畫主辦 一級單位主管簽章 機關首長或其授權人員簽章		
審核人	辦機關	審核人 辦機關 計畫主辦 一級單位主管簽章 機關首長或其授權人員簽章		

說明：

- 一、各機關可依需要自行增列審核項目內容，出國報告審核完畢本表請自行保存。
- 二、審核作業應儘速完成，以不影響出國人員上傳出國報告至「[公務出國報告資訊網](#)」為原則。

行政院所屬各機關因公出國人員出國報告
(出國類別：其他)

出席「美國保險監理官協會2013年夏季全國會議」報告
(NAIC 2013 Summer National Meeting)

服務機關：金融監督管理委員會保險局

姓名職稱：楊恭尊科長

派赴國家：美國

出國期間：102年8月24日至27日

報告日期：102年11月22日

行政院及所屬機關出國報告提要

出國報告名稱：出席「美國保險監理官協會 2013 夏季全國

會議」報告

頁數：27 頁，含附件：是 否

出國人員：楊恭尊科長

服務機關：金融監督管理委員會保險局

出國類別：1 考察 2 進修 3 研究 4 實習

5 其他（出席國際會議）

出國期間：102 年 8 月 24 日至 27 日

出國地區：美國

關鍵詞：

美國保險監理官協會 (National Association of Insurance Commissioners, NAIC)、電子保單審查系統 (System for Electronic Rate and Form Filing, SERFF)、國際保險關係委員會 (International Insurance Relations Committee)、保險核心原則 (Insurance Core Principles)、汽車保險消費指南 (Consumer Shopping Tool for Auto Insurance)、產權保險 (Title Insurance)、託管竊盜 (escrow theft)、恐怖主義保險 (Terrorism Insurance)

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摘要

美國保險監理官協會 (National Association of Insurance Commissioners, NAIC) 每年召開春季、夏季及秋季等 3 次全國性會議，就各委員會及工作小組討論議題、內容、進度等，邀集委員會及小組成員、美國壽險商業同業公會以及對議題有興趣之團體參加。報告人奉派參加之「美國保險監理官協會 2013 年夏季全國會議」(NAIC 2013 Summer National Meeting) 係於 102 年 8 月 24 日起至 27 日止在美國印第安那州首府亞 Indianapolis 舉行。

本次會議依例由負責各議題之委員會或工作小組之負責成員報告其研議結果或進度，召開會議的包括：人壽與年金、健康保險、財產保險、市場規範與消費者事務、財務狀況、財務監理標準、國際保險關係、消費者聯繫、NAIC 與產業聯繫、州政府聯繫等委員會等 10 數個委員會及工作小組，開會議題涵蓋保險業之財務面、業務面之規範及國際監理趨勢等。美國為全球最大保險市場，其保險監理係透過 NAIC 運作，以期達到各州監理一致性。參加本次會議除瞭解美國目前最關切之保險監理議題外，亦觀察到 NAIC 如何運用其監理資源、在重要監理議題上著力之深，另對於產權保險 (Title Insurance) 有進一步認識，可供國內產險商品創新參考。

壹、會議目的及過程

一、會議目的

(一) 美國保險監理官協會簡介

美國 NAIC 的全名為全國州保險監理官協會(National Association of Insurance Commissioners, NAIC)，有會員 56 個，包括全美 50 個州、1 個特區(Washington, DC)及 5 個附屬領域(Territory、如關島、波多黎各等)，總部設於美國密蘇里州堪薩斯市(Kansas City, Missouri)，另分別在紐約市及華盛頓特區設有證券評價室(Securities Valuation Office, SWO)及政府關係室(Government Relations Office, GRO)。

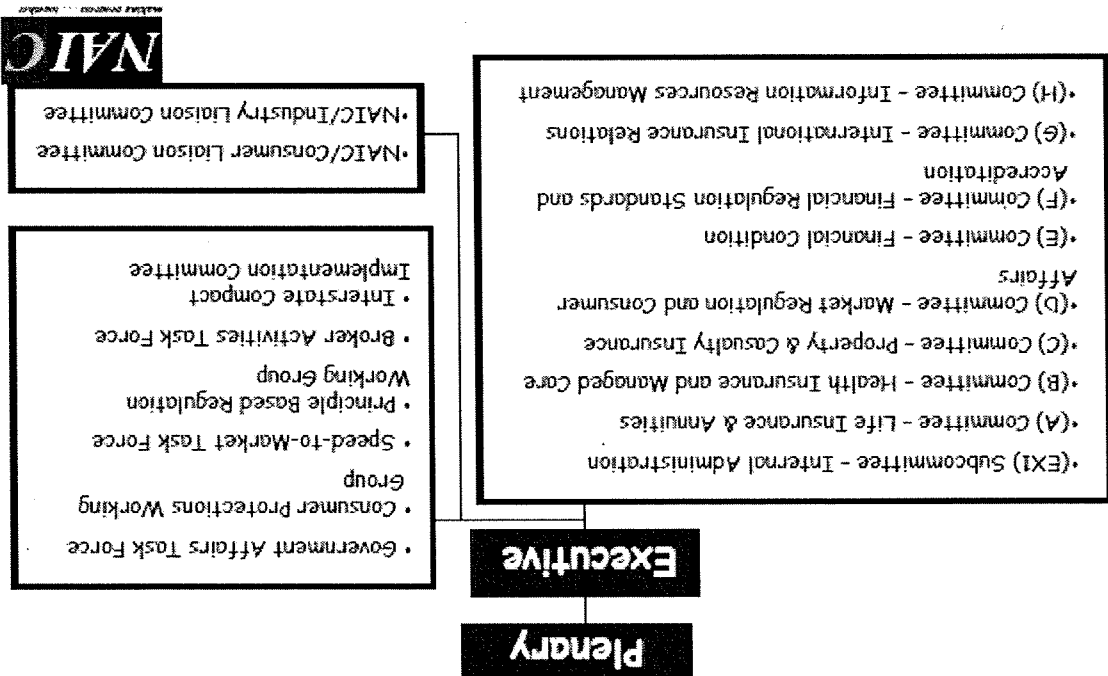
NAIC 的組織架構，最高為會員大會，下設執行部門，並視監理需求分設不同功能之委員會(Committee)、任務小組(Task Force)及工作小組(Working Group)，每季舉行會員會議，交換監理心得及溝通監理上遇到的問題。

NAIC 組織架構圖

NAIC 每年召開春季、夏季及秋季等 3 次全國會議，就各委員會及工作小組討論議題、內容、進度及時程等，邀集委員會及小組成員、美國壽險商業同業公會以及對議題有興趣之團體參加，本次會議召開目的，即在各委員會、工作小組被責成討論或完成之各項議題、專案等之研議進度或結果

(二)NAIC 年度會議

1. 提供監理資訊工具、資源及產品。
 2. 建立保險公司財務、市場管理、證券評價等資料庫、模範法(Model Laws)及相關產業出版品。
 3. 法律服務。
 4. 研究發展。
 5. 教育訓練。
 6. 建制監理官交換意見平台。
- NAIC 的主要功能在於提供各州下列相關服務：



進行報告、予以確認或通過。

二、會議過程

本次 NAIC 2013 年夏季全國會議自 102 年 8 月 24 日起

至 8 月 27 日止在美國印第安那州首府 Indianapolis 舉行，

參加會議人員包括各州保險監理部門首長以及其他自由報

名參加人員，合計超過 1,500 人，分別來自各州保險監理機

關、保險業者、保險相關協會、利益團體、精算機構、顧問

公司、外國保險監理機關或保險機構等，為規模相當大型之

非國際性會議。

會議進行方式，分為開幕式、工作小組、委員會及執

行委員會等 4 種不同等級會議，分別在多個不同會議廳密

集舉行；自行報名人員，則各自選擇議題，前往相關會議廳

領取資料聆聽，由各場會議之保險監理官或小組之負責成員

報告其研議結果，並由其他成員提出不同觀點之評論與討

論。

貳、會議內容重點

一、開幕式

時間：2013年8月24日下午1時至2時

會議摘要：

(一) 印第安那州保險監理官 Stephen W. Robertson 致詞

重點：

歡迎蒞臨印第安那州首府 Indianapolis 參加本次會

議，NAIC 提供豐富的議程及主題。並介紹當地風景名勝，預

祝會議成功。

(二) NAIC 總裁(路易斯安那州保險監理官) Jim Donelon's

致詞重點：

在2013年6月間，美國政府責任辦公室 (GAO, the

Government Accountability Office) 發表一篇「影響2007

年至2009年的金融危機和監理因應」(Impacts of and

Regulatory Response to the 2007-2009 Financial Crisis)

的報告，該報告指出NAIC的努力降低金融危機對保險業的影

響，功不可沒。報告同時說明由於NAIC快速及協調的行動，

使得保險業能在重大危機發生前，能有妥善的應付能力。該

報告對於NAIC強化集團監理制度、借券資訊公開及保險公司

投資風險評估有重大貢獻，並期許NAIC對於強化監理架構繼

續努力。今(2013)年金融穩定監督委員會 (Financial

Stability Oversight Council, FSOC) 及金融穩定委員會

A. 康乃狄克州保險監理官 Thomas B. Leonardi 表示本次會議主要目的在檢視及核准 NAIC 對國際保險監理官協會 (IAIS) 發布之諮詢文件意見草案，他特請 NAIC 之 Ryan Workman 說明該草案內容。Mr. Workman 指出保戶保障機制 (PSS) 係由 IAIS 市場行為小組所訂定，該方案內容包括組織、運作及功能。但是並不意味美國每一州都需要將 PSS 的架構照單全收。但他補充說明個別保險監理官仍需要了解 PSS 如何適用在各州

(1) 有關 IAIS 即將發布之保戶保障機制之專題文件報告 (Paper on policyholder protection schemes, PSS) : 意見 :

1. 討論 NAIC 對國際保險監理官協會 IAIS 諮詢文件之初步會議重點 :

時間：2013 年 8 月 24 日下午 3 時至 4 時 30 分

(一) 國際保險關係委員會 (International Insurance Relations Committee) :

二、參加與本局業務相關之會議重點摘要

鍊，更加證實 NAIC 所建置系統的有效性。後者來認定何保險公司具有國際影響力。經過金融危機的淬煉，保險公司具相對重要性，由前者負責美國本土保險公司，而 (Financial Stability Board, FSB) 試圖努力決定那一家

有關保戶保障機制的法令上，各州仍應通力合作達成 PSSs 的基本要求。

B. 美國人壽保險協會 (American Council of Life Insurers, ACLI) 代表則建議文字酌作修正，即將「保戶保障成本必然增加」修正為「保戶保障成本可能增加」。

(2) 修正保險核心原則 22 (Insurance Core Principle,

ICP 22) 中洗錢防制 (Anti-money laundering) 及反恐融資、打擊洗錢及恐怖份子融資之應用文件報告：

A. Workman 解釋 ICP 22 中反洗錢與反恐融資文件

(AML/CFT) 係由 IAIS 轄下之金融犯罪防制工作小組 (Financial Crime Working Group, FCWG) 所訂定，

在 2011 年修訂 ICPs 時，已註明 ICP22 將依照金融行

動專案小組 (Financial Action Task Force's, FATF)

的建議檢視修正。IAIS 金融犯罪工作小組爰參照該專

案小組之進度作檢視修正。主要修正重點為 ICP 應就

AML/CFT 適度反映其風險基礎。他近一步指出 (AML/CFT)

所提供之資訊顯示洗錢及恐怖主義融資可能在保險業

發生，如何控制並減少這類風險，係 ICP22 修訂目的。

B. 美國財政 (U. S. Treasury Department) 代表 David

Brummond 表示 ICP 22 促使各州保險監理官及有關當

局共同合作對抗洗錢及恐怖主義融資 (AML/CFT)，該

由 NAIC 執委會任命，計有 11 名委員，包括 6 名州保

(2) 顧問委員會委員 (SERFF Advisory Board Members) :

險業及消費者代表。

所創設的一個自願性組織，成員包括保險監理官、保

(1) 顧問委員會 (SERFF Advisory Board) : 由 NAIC 執委會

2. SERFF 組織簡介 :

達 147.5 倍。

3,694 件，大幅成長至 2012 年之 544,884 件，成長高

司及相關行業採用。採 SERFF 送審保單，從 2001 年之

倫比亞特區、波多黎各及關島) 及超過 3,600 家保險公

年正式啟用。目前美國已有 49 個州、3 個行政區 (哥

審查作業，NAIC 於 1990 起開始開發 SERFF，並於 1999

1. 現況：由於保單審查期間冗長，遭致業者詬病，為加速

會議重點：除各項議題外，特就 SERFF 介紹如次：

時間：2013 年 8 月 25 日上午 8 時至 9 時

執委員會 (Executive Committee) :

Rate and Form Filing, SERFF Board) (隸屬 NAIC

(二) 電子保單審查系統委員會 (System for Electronic

主義融資。

C. Leonardi 呼籲各州應加強合作共同打擊洗錢及恐怖

指出反恐融資較防制洗錢尤為重要。

文件主要適用於壽險業，產險業適用情形較少，他並

(1) 消費者應該購買何種保單 (What policy should I Auto Insurance) :

1. 蒙大拿州代表 Angela Nelson 報告汽車保險消費指南
(Consider Adoption of Consumer Shopping Tool for
會議重點 :

時間 : 2013 年 8 月 26 日下午 3 時至 5 時

(三) 產險與意外險委員會會議 (Property and Casualty Insurance Committee) :

會議, 若有需要, 經召集人或多數委員同意亦可加開。

(5) 會議 (Meetings) : 顧問委員會每年應定期召開三次

需求及運作。

具合理性, 並應考量其永續發展、建置及維護、市場

(4) 交易成本 (Transaction Fees) : SERFF 交易成本應

會任命。

員中之保險監理官及保險業代表擔任, 均由 NAIC 執委

Chair and Vice Chair) : 召集人及副召集人分別由委

(3) 顧問委員會召集人及副召集人 (SERFF Advisory Board

任期 1 年, 從當年 3 月 1 日至次年 2 月底止。

Product Regulation Commission, IIPRC) 代表 1 名,

及跨州保險商品監理委員會 (Interstate Insurance

及健康險各 1 名)、1 名消費者代表 (社會公正人士)

險監理官 (或資深官員)、3 名保險業代表 (產、壽

(2) 各種汽車保險之承保範圍有何差異 (What are the different types of auto coverages) ?

(3) 責任保險保障額度應該多少 (How much liability coverage should I buy) ?

(4) 有那些投保資訊是消費者應該需要知道的 (What information will I be asked for) ?

(5) 消費者應該向業務員詢問那些問題 (What questions should I ask) ?

(6) 保險費是如何計算的 (How do insurers determine auto premiums) ?

(7) 消費者如何就市面上的商品做比較 (What should I look for when I comparison shop) ?

(8) 消費者如何了解聲明事項 (What's a declarations page) ?

(9) 消費者如果轉換保險公司，應注意些事項 (What should I know if I'm changing insurance companies) ?

(10) 終止契約與不續約有何不同 (What's the difference between cancellation and non-renewal) ?

(11) 消費者如果被拒保，應如何救濟 (What if I can't

find auto insurance) ?

(12) 其他重要資訊 (For more information)

(投保汽車保險試算參考表)

- ① **Policy period:** When coverage begins and ends
- ② **Limits:** The most your policy will pay
- ③ **Deductible:** What you pay

Auto Insurance Policy <SAMPLE>

Your Insurance Company	3535 Second St. Company Town, USA 54321		
Policy number: XX-XXXXXX-XX	Policy period: 6 months	Effective date: May 1, 2013	Expiration date: Nov. 1, 2013
Lienholder	The Bank 310 Main St., Company Town, USA, 54321		
Year	Make	Model	Vehicle ID number (VIN)
2011	Chevrolet	Camaro	2FZMPONW34XB56094
Coverages			
Policy limits	Liability: Bodily injury \$100,000 per person Liability: Property damage \$100,000 per accident Uninsured motorist \$100,000 per person Uninsured motorist \$300,000 per accident		
Optional coverage	Underinsured motorist \$100,000 per person Medical payments \$1,000 Roadside assistance \$100 per occurrence Rental car reimbursement \$30 per day \$1,000 maximum		
Discounts applied	Mature driver Home/Auto/Life Multiple vehicle Discounts applied		
Deductibles	Collision \$500 Comprehensive \$100		
Policy premium	\$640		
Your policy consists of this page, any endorsements and the policy form. Keep together.			

- ④ **Optional coverage:** Can be added for more protection
- ⑤ **Total premium:** Your cost for policy period
- ⑥ **Discounts:** Number of discounts applied to policy

2. 華盛頓特區保險監理官 William P. White 說明 National Disaster Insurance Protection Act : 修正國內稅收法 (Internal Revenue Code of 1986) , 容許私人保險人及再保人因應巨災增資 (financial capacity) 提存

會議重點：

時間：2013年8月24日下午2時至下午3時30分

會議：

(一) 汽車保險工作小組 (AUTO Insurance Study Group)

三、其他與本局業務相關之會議重點摘要

已報案件 (Claims Reported)	1, 113, 144 件
已決已付案件 (Claims Closed With Payment)	840, 444 件
已決未付案件 (Claims Closed Without Payment)	229, 370 件
已理賠金額 (Paid Loss)	約 94 億美元
已發生損失金額 (Case Incurred Loss)	約 108 億美

(2) 保險理賠方面：

百慕達、巴哈馬及加拿大東部。

至 31 日，受災地區涵蓋大安地列斯群島、美國東部、
 颶風桑迪是 2012 年源自大西洋之颶風之一，因其侵
 襲美東，造成嚴重損害，死亡總人數達 285 人，最高
 風速為每小時 185 公里，侵襲時間為 10 月 22 日

(1) 颶風桑迪說明颶風桑迪 (Superstorm Sandy) 最新災損：

3. 紐澤西州代表 Peter Hartt 與羅德島州代表 Paula

Palliozzi 免聯邦收入稅 (federal income taxation)。

之災害保護基金 (disaster protection funds) 可減

1. 討論各州對於汽車保險統計調查結果(由馬里蘭州保險監理官 Therese M. Goldsmith 主持)。
2. 聽取各州對於汽車保險投保資料收集 (Data Collection) 簡報：
 - (1) 伊利諾州代表 Jim Stephens 簡報該州實務及理論上所採用之費率因子(Rate Variables)：
 - A. 實務上：
 - A)基本上費率釐訂成本低
 - B)被保險人性別、婚姻、地區、年齡及保險公司規模等因子之收集成本不高，為各保險公司廣泛採用。
 - C)保險公司尚未收集建置被保險人收入及種族資料。
 - B. 理論上：在汽車保險費率釐訂時，保險公司會參酌業務規模、被保險人職業、教育程度及被保險人收入的參數來預估，通常收入低者常繳納更多保費。
 - C. 伊利諾州汽車保險市場概況：
 - A)2012年個人汽車保險費收入約60億美元
 - B)約240家保險公司經營汽車保險業務
 - C)自2006年至2010年，整體平均保費下降1.4%，以都會地區而言，在全美排名第2低，汽車剩餘市場(Auto Residual Market)從2003年的4,200輛，下降到2010年的856輛。
 - D)保單審查採備查制(Use and File)

D. 結論：根據美國風險與保險學會最近調查研究顯示，一般專家學者咸認為汽車保險費率雖應反映駕駛人的意外風險，但最後仍應回歸市場競爭機制。而伊利諾州保險市場已屬高度競爭，在其他經營成本取得控制情況下，費率的釐訂還是以損失率為基礎。

(2) 肯他基州代表 Frank Goins 簡報低收入家戶與汽車保險市場之關聯性：

A. 保費釐訂：

A) 保費釐訂所採因子有被保險人居住(車庫)地區 (Residence/Garaging Location)、職業(收入) (Occupation/Income)、信用 (Credit)、肇事紀錄 (Prior Accidents/Claims)、駕駛紀錄 (Driving Record)、教育程度 (Education)、投保紀錄 (Prior Coverage) 及責任保險金額 (Limits of Liability)。

B) 由地理分析人員依據經緯度劃分各地區並統計其損失經驗率，保險公司再依據各地區及郵遞區號釐訂費率，如此將出現同一條街可能有數種不同費率。

C) 費率釐訂應以預期損失率為依據，被保險人的負擔能力不在考量之列。

B. 實務上常納入費率加費因子有：

(1) 不當挪用資金 (Misappropriation of closing

2. 託管竊盜種類 (Types of Escrow Theft) :

詐欺行為之參考。

費侵占 (Title insurance premium theft) 或其他

Services) 所衍生之託管竊盜 (Escrow Theft)、保

(Title Insurance) 招攬及產權仲介服務 (Closing

白皮書可做為保險監理官對抗及防制與產權保險

1. 目的與適用對象 (Purpose and intended users) :

Paper) :

(Title Escrow Theft and Title Insurance Fraud White

報告如何適用「產權託管竊盜與產權保險詐欺白皮書」

會議重點：聽取內華達州保險監理官代表 Bruce R. Ramage

時間：2013年8月25日下午4時至下午5時30分

會議：

(二) 產權保險專案小組 (Title Insurance Task Force)

G) 有責任肇事紀錄 (At fault accident)

F) 駕駛違規紀錄，如超速 (Speeding tickets)

E) 無教育學位 (No educational degree)

D) 無保險紀錄 (No prior insurance coverage)

C) 破產紀錄 (Bankruptcy)

B) 職業為兼職 (Part-time Employment)

A) 高責任保險限額 (Limits of Liability)

- (2) 抵押貸款餘額未還清(Failure to pay off existing mortgage loans in full)
- (3) 挪用保險費致保險公司無法發發保單
(Misappropriation of title insurance premium with failure to report and issue title insurance policies)
- (4) 產權適格衍生之詐欺(Fraudulent activity by unlicensed or unauthorized entities)
- (5) 故意或惡意就產權缺陷為不實說明(Intentional or fraudulent misrepresentation of title defects)
- (6) 鑑價不實或倉促成交(Phony appraisals or rushed escrow closings)
- (7) 網路產權詐騙行為(Cyber-fraud aimed at identity theft or misdirection of escrow funds to the accounts of unrelated parties)
3. 對消費者之損害 (Harm to Consumers) : 託管及保險竊盜(Escrow and title insurance thefts)造成消費者資金損失且無法獲得保險公司理賠。
4. 防制託管竊盜可行工具 (Potential Tools and Methods to Address Escrow Thefts) :

(1) 保險監理官方面 (Considerations for Regulators) :

- A. 現行產權保險模範法規 (Title Insurance Model Laws and Regulations)
- B. 保險詐欺防制法 (Insurance Fraud Prevention Laws)
- C. 鼓勵可疑案件通報 (Encouraging Reporting of Known and Suspected Cases)
- D. 加強消費者教育 (Consumer Education)
- E. 強化執照核發作業 (Addressing Escrow Theft at the Licensing Stage)
- F. 訂定仲介最低資本額要求及相關規範 (Minimum Capitalization and Other Requirements for Title Agents)
- G. 主管機關強化監理 (Enhanced Regulatory Oversight)
- H. 建立主管機關、仲介及保險公司三方溝通管道 (Communication between Regulators, Title Agents and Title Underwriters)
- I. 訂定良好基金要件 (Good Funds Requirements)
- J. 法定獨立稽核 (Statutory or Regulator Required Independent Audits)

A. 定義：產權保險為保險人對被保險人在房屋買賣過程中，由於在常規產權查驗中沒有發現，致在已過戶後才發現的產權有所缺陷所致的直接經濟損失，負理賠

(4) 產權保險(Title Insurance)簡介

Industry Trade Organizations)

F. 借助同業公會力量 (Programs Sponsored by Technology Solutions)

D. 借助資訊科技 (Software and Information Owner Arranged Independent Annual Review)

C. 中介商委請獨立會計師做年度查核 (Title Agency Business Practices)

B. 訂定仲介實務守則 (Establishing Title Agency during Active Business Operations)

A. 業務經營中應確實注意 (Addressing Escrow Theft Title Agency and Closing Service Owners) :

(3) 中介業務員與仲介商方面 (Considerations for

B. 強化保險人內部稽核 (Title Underwriter Audits)

(Contracts)

Requirements and Adherence to Underwriting

A. 審慎訂立保險契約並確實遵守履約 (Strict

Underwriters) :

(2) 保險人方面 (Considerations for Title

- 責任之保險。在加拿大，在房屋買賣，若買方未投保產權保險，律師將拒絕提供服務。
- B. 房屋在產權登記中發生錯誤的機率的確很低，惟錯誤在所難免，一旦發生，對於產權將帶來不同程度之危害，如政府地政機關登記錯誤、未經查證之偽造文件(假印鑑證明)等。美國有一案例，一對夫妻共同擁有產權，在買賣過程中，僅有丈夫簽字，房屋雖已過戶與新屋主，然其妻子仍對該屋具有所有權。如果買方有投保產權保險，保險公司應為被保險人追蹤該妻子或其繼承人取得正確文件，使被保險人權益獲得保障，或理賠被保險之經濟損失。
- C. 產權保險的承保範圍
- A) 留置權(Lines)：涉及到各種抵押權與產權之關係。
- B) 違反市政建築規則
- C) 侵占鄰居物業地界
- D) 針對產權之詐騙或偽造
- E) 政府強制改正錯誤項目
- F) 前業主積欠之債務(如水電費、各項稅負)
- G) 各種法律所涉及之差錯或意外(如買主律師發生意外傷亡而致房屋不能按時交付所涉及之賠償)
- H) 對於 CONDO 房業主，可免除特殊評估費用(如辦理房貸時，銀行會要求屋主提供新的測量圖，若有產權保

(2) 2006 : 芝加哥席爾斯大樓 (Sears Tower, 源自英國的 Operation Rhyme 恐怖組織)。

(1) 2004 : 紐約、紐澤西州紐華克 (New York, Newark NJ) 及華盛頓 DC 辦公大樓 (涉案者 Dhiren Barot, 隸屬

1. 911 後恐怖主義炸彈攻擊目標 :

a Terrorism Modeler' s Perspective) :
 會議重點 : 聽取風險管理解決方案公司 (Risk Management Solutions—RMS) Gordon Woo 簡報「從波士頓爆炸案對恐怖主義之省思」(Regarding the Boston Bombing from

時間 : 2013 年 8 月 25 日上午 8 時至 9 時

Implementation Working Group) :
 (三) 恐怖主義保險專案工作小組 (Terrorism Insurance

屋出售為止。

F. 產權保險保險期間 : 房屋交屋日 (Closing Day) 至房

E. 產權保險之被保險人 : 通常為房屋買方及貸款機構。

(Leased Land)、商業房屋等。

(Co-operatives)、空地(已規劃建房)、土地租賃

屋 / 房車 (Mobile Homes)、合作共管房

Units)、度假屋 (Cottages)、共管房 (CONDO)、流動

(Single Family Homes)、多元住宅 (Duplex to Six

D. 應投保產權保險之房屋買賣案件 : 單一家庭住宅

險, 則免提供)

- Chicago)(涉案者 Narseal Batiste, 隸屬佛羅里達州邁阿密 Conspiracy of seven from Liberty City 恐怖組織)。
- (3) 2009: 德州達拉斯 (Dallas) 60 層摩天大樓(涉案者 Hosam Smadi, 約旦人, 遭美國 FBI 臥底行動破獲)。
- (4) 2010: 紐約時報廣場(Times Square, New York)(涉案者 Faisal Shahzad, 巴基斯坦裔美國人)。
- (5) 2010: 美國波特蘭拓荒者廣場 (Pioneer Courtyard Sq., Portland)(涉案者索馬利亞裔美國人 Osman Mohamud, 遭美國 FBI 臥底行動破獲)。
2. 精心恐怖份子將目標瞄準高價值的建築(Precise terrorist targeting of high-value properties):
- (1) 美國大城市中心無疑已成為恐怖主義攻擊的首要目標, 曝險集中度高, 且風險難以分散 (diversifiable risk)。
- (2) 商業保險公司不得不將承保這些曝露於高風險地區納入經營考量。
- (3) 導致潛在性逆選擇 (Substantial Adverse Selection), 即大城市投保恐怖主義保險(Terrorism Insurance) 之傾向較高。
3. 潛在破壞損失將無法估計(No bound to potential destruction):

- (1) 已曝光的恐怖攻擊計畫若發生，對於破壞損失可能無法估計(The proclaimed ambition of terrorist plot destruction has no upper bound)。
- (2) 911 恐怖攻擊計畫原先涵蓋芝加哥及洛杉磯摩天大樓(An early version of the 9/11 plot involved additional planes flying into high-rise buildings in Chicago and Los Angeles)
- (3) 2006 年液體炸彈空中攻擊計畫目標涵蓋北美 7 架民航客機(The 2006 liquid explosives aviation plot targeted the destruction of seven passenger planes over North America)。
- (4) 恐怖主義攻擊對於財產及意外險所造成之巨災損失已無法估計(There is no intrinsic finite limit to the catastrophe scale of property and casualty losses from a terrorist attack)。
4. 以保險來反恐，恐徒勞無功(Insurance against counter-terrorism failure)
- (1) 借精密高科技安檢系統及執法單位之努力，應可達成反恐任務(Whatever behavioral moves a terrorist organization makes can be countered by agile and adaptive western security and law enforcement services)。

- (2) 若反恐做作業稍有不慎，恐怖主義攻擊隨時可能發生 (A successful terrorist attack can only happen if there is some failure of the counter-terrorism forces)。
- (3) 欲以結合恐怖主義保險來對抗恐怖主義，恐將徒勞無功 (Terrorism insurance in countries of the western alliance is essentially insurance against counter-terrorism failure)。

參、心得與建議

一、心得：

(一) 本次奉派參加 NAIC 2013 夏季全國會議，了解 NAIC

對保險業監理思維及相關推動計畫之執行成果。美國保險業係屬各州政府監理，由於各州保險法令不一，造成各州保險監理難度，爰透過 NAIC 訂定各種模範法(Model Law)供各州立法之參考，以期達到一致性規範與監理。多年來迭有人士對於分散各州的保險監理政策多有評擊，認為不惟耗費監理成本，且成保險監理一國多制之局面，而強烈主張保險應回歸聯邦

(中央)監理，以收政令統一之效。然鑒於改革涉及層面廣泛，耗費成本無法估計，雖美國依據 2010 年通過的金融改革法案 Dodd-Frank Act 成立了一個聯邦保險辦公室(Federal Insurance Office, FIO)，但該機構也僅專責於資訊的蒐集研究，並無監理保險業的實際權力，對於各州之保險監理權力，依然無法撼

動。

(二) 在保險監理權力仍屬各州下，益發顯現 NAIC 不可或

缺之重要性，此由 NAIC 每年舉辦三次全國會議，各州代表踴躍參與之盛況可推知。整體而言，美國各州保險監理官基於共同議題及利益，對於 NAIC 所轄各委員會、子委員會多展現積極參與及配合之態度，甚

美國保險業年度保險費收入佔世界四分之一以上，在國際之角色舉足輕重，其保險業對其國家經濟影響之大不言而喻，而其保險監理效率及效益自亦攸關係保險業發展甚鉅。NAIC擁有全美之保險監理資源，其所創設之保險監理制度為多國所仿效，我國亦不例外。爰仍應持續派員參加NAIC相關會議，可瞭解各州目前面臨之共同監理議題及思考解決方案，作為我國處理類似問題之借鏡。

二、建議

品之參考。

及恐怖主義保險，均可為我國保險業開發新種保險商告等。各州另分享新種保險的經營狀況，如產權保險及反恐融資、打擊洗錢及恐怖份子融資之應用文件報告則 22(ICP 22) 中洗錢防制 (Anti-money Laundering) (IAIS 已於 2013 年 8 月底發布) 及修正保險核心原 (Paper on policyholder protection schemes, PSSs) IAIS 即將發布之保戶保障機制之專題文件報告

(三) 本次會議中，美國 NAIC 討論多項重要議題，包括對國際保險監理官協會 IAIS 諮詢文件之初步意見，如

理環境下所不得不然之作爲。
 結與相互監理合作之和諧氛圍，亦是其在現實保險監
 議題之影響力，是以 NAIC 所舉辦全國會議所營造團
 至主動爭取擔任小組召集人之角色，藉以發揮對特定

此外，參與本次會議對於美國產權保險有深刻體認，這在美國有發展多年之保險商品，惟國內仍付之闕如。在主管機關鼓勵產險業者保險商品創新之政策下，產權保險似可引進國內，使消費者多一種選擇，不惟可加強對消費者之保障，亦可擴大產險業之營業規模。

肆、附件

- 附件 1：全部會議議程
- 附件 2：國際保險關係委員會會議議程
- 附件 3：電子保單審查系統委員會 (SERFF) 會議議程
- 附件 4：產險與意外險委員會會議議程
- 附件 5：汽車保險工作小組會議議程
- 附件 6：產權保險專案小組會議議程
- 附件 7：恐怖主義保險專案小組會議議程

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CIPR Luncheon: Exploring Insurers' Liabilities	91	Property and Casualty Insurance (C) Committee	61
Commissioners Roundtable	57	Property and Casualty Insurance (C) Committee	71
Continuing Legal Education (C) Seminar	1	Property and Casualty Insurance (C) Committee	87
Examination Oversight (E) Task Force	81	Property and Casualty Insurance (C) Committee	88
Climate Change and Global Warming (E) Working Group	81	Property and Casualty Insurance (C) Committee	88
Examination Oversight (E) Task Force	87	Property and Casualty Insurance (C) Committee	88
Financial Examiners Coordination (E) Working Group	87	Property and Casualty Insurance (C) Committee	88
Executive (EX) Committee	64	Property and Casualty Insurance (C) Committee	88
Financial Condition (E) Committee	80	Property and Casualty Insurance (C) Committee	88
Emerging Actuarial Issues (E) Working Group	3	Property and Casualty Insurance (C) Committee	88
Financial Condition (E) Committee	80	Property and Casualty Insurance (C) Committee	88
Financial Condition (E) Working Group	14	Property and Casualty Insurance (C) Committee	88
Mortgage Guaranty Insurance (E) Working Group	14	Property and Casualty Insurance (C) Committee	88
Financial Regulation Standards and Accreditation (F) Committee	11, 36	Property and Casualty Insurance (C) Committee	88
Financial Stability (EX) Task Force	42	Property and Casualty Insurance (C) Committee	88
Government Relations (EX) Leadership Council	83	Property and Casualty Insurance (C) Committee	88
Health Actuarial (B) Task Force	13	Property and Casualty Insurance (C) Committee	88
Health Actuarial (B) Task Force	100	Property and Casualty Insurance (C) Committee	88
Health Insurance and Managed Care (B) Committee	73	Property and Casualty Insurance (C) Committee	88
Health Insurance and Managed Care (B) Committee	53	Property and Casualty Insurance (C) Committee	88
Health Care Reform Regulatory Alternatives (B) Working Group	53	Property and Casualty Insurance (C) Committee	88
Information Systems (EX1) Task Force	18	Property and Casualty Insurance (C) Committee	88
International Insurance Relations (G) Committee	41	Property and Casualty Insurance (C) Committee	88
Interstate Insurance Product Regulation Commission (IIPRC) Joint Meeting of the Management Committee and Commission	7	Property and Casualty Insurance (C) Committee	88
Life Actuarial (A) Task Force	2, 4	Property and Casualty Insurance (C) Committee	88
Life Insurance and Annuities (A) Committee	68	Property and Casualty Insurance (C) Committee	88
Life Insurance and Annuities (A) Working Group	16	Property and Casualty Insurance (C) Committee	88
Annuity Disclosure (A) Working Group	33	Property and Casualty Insurance (C) Committee	88
ERISA Retirement Income (A) Working Group	74	Property and Casualty Insurance (C) Committee	88
Market Information Systems (D) Task Force	58	Property and Casualty Insurance (C) Committee	88
Market Information Systems (D) Task Force	79	Property and Casualty Insurance (C) Committee	88
Market Regulation and Consumer Affairs (D) Committee	86	Property and Casualty Insurance (C) Committee	88
Market Actions (D) Working Group	21	Property and Casualty Insurance (C) Committee	88
Market Regulation and Consumer Affairs (D) Committee	45	Property and Casualty Insurance (C) Committee	88
Market Conduct Examination Standards (D) Working Group	28	Property and Casualty Insurance (C) Committee	88
NAIC Joint Meeting of Executive (EX) Committee and Internal Administration (EX1) Subcommittee	28	Property and Casualty Insurance (C) Committee	88
Midwest Zone Meeting	84	Property and Casualty Insurance (C) Committee	88
Western Zone Meeting	48	Property and Casualty Insurance (C) Committee	88
Valuation of Securities (E) Task Force	69	Property and Casualty Insurance (C) Committee	88
Title Insurance (C) Task Force	75	Property and Casualty Insurance (C) Committee	88
Surplus Lines (C) Task Force	78	Property and Casualty Insurance (C) Committee	88
Supervisory Colleges Best Practices	65	Property and Casualty Insurance (C) Committee	88
State Legislator Orientation	19	Property and Casualty Insurance (C) Committee	88
State Insurance Department Attorneys Roundtable	44	Property and Casualty Insurance (C) Committee	88
Commercial Lines (EX) Working Group	12	Property and Casualty Insurance (C) Committee	88
Speed to Market (EX) Task Force	23	Property and Casualty Insurance (C) Committee	88
Speed to Market (EX) Task Force	47	Property and Casualty Insurance (C) Committee	88
Southeast Zone Meeting	60	Property and Casualty Insurance (C) Committee	88
Solvency Modernization Initiative (E) Task Force	56	Property and Casualty Insurance (C) Committee	88
Solvency Modernization Initiative (E) Task Force	52	Property and Casualty Insurance (C) Committee	88
Solvency Modernization Initiative (E) Task Force	72	Property and Casualty Insurance (C) Committee	88
Solvency Modernization Initiative (E) Task Force	67	Property and Casualty Insurance (C) Committee	88
SERFF Board Meeting	31	Property and Casualty Insurance (C) Committee	88
Senior Issues (B) Task Force	22	Property and Casualty Insurance (C) Committee	88
Risk Retention Group (E) Task Force	6	Property and Casualty Insurance (C) Committee	88
Reinsurance (E) Task Force	82	Property and Casualty Insurance (C) Committee	88
Reinsurance (E) Task Force	27	Property and Casualty Insurance (C) Committee	88
Reinsurance (E) Task Force	39	Property and Casualty Insurance (C) Committee	88
Regulatory Framework (B) Task Force	54	Property and Casualty Insurance (C) Committee	88
Regulatory Framework (B) Task Force	39	Property and Casualty Insurance (C) Committee	88
Regulatory Framework (B) Task Force	54	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	59	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	29	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	37	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	61	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	71	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	38	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	51	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	26	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	89	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	55	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	70	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	17	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	30	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	46	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	5	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	20	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	50	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	43	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	49	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	34	Property and Casualty Insurance (C) Committee	88
Receivership and Insolvency (E) Task Force	90	Property and Casualty Insurance (C) Committee	88

SCHEDULE OF MEETINGS FOR

NAIC SUMMER NATIONAL MEETING

(As of 8/15/2013. Subject to change)

Please check with the NAIC Registration Desk for updates or changes to this NAIC printed program schedule. You may also view changes online at <http://meetings.naic.org>.

THURSDAY, AUGUST 22, 2013

1. Continuing Legal Education (CLE) Seminar
8:00AM – 5:00PM
White River Ballroom E—Level 1
SEPARATE REGISTRATION REQUIRED
Please click the link below to register.
<http://www.cvent.com/d/vcg4y9>
2. Life Actuarial (A) Task Force
8:00AM – 4:00PM
White River Ballroom B/C/D—Level 1
1. Call to Order/Roll Call
2. Receive LAF PBR Implementation Charges
3. Discuss Valuation Manual Amendments
4. Hear Mortality Update on 2014 VBT, GI/SI, and Pended
5. Receive Aggregate Margin Subgroup & AAA Reports
6. Receive VM-22 Subgroup & AAA Reports
7. Hear Nonforfeiture Modernization Report
8. Hear Report on the AAA Modeling Efficiency Survey
9. Receive C3 Phase 2 / AG 43 (E/A) Subgroup Status
10. Discuss AG 33
3. Financial Condition (E) Committee
Emerging Actuarial Issues (E) Working Group
4:00PM – 5:00PM
White River Ballroom B/C/D—Level 1
1. Consider Adoption of Exposed Actuarial Interpretations
2. Discussion of Questions Considered but Not Exposed
3. Consider Exposing Responses to Pending Questions
4. Consider Adoption of Working Group Minutes
4. Life Actuarial (A) Task Force
8:00AM – 12:00PM
White River Ballroom B/C/D—Level 1
1. Consider Adoption of Task Force Minutes
2. Hear Report from the IIPRC
3. Discuss Actuarial Opinion & Memorandum
4. Consider Adoption of Joint A/B/C Subgroup Report
5. Hear Presentation on Professionalism
6. Receive Referrals – F Committee & E Committee
7. Receive Experience Reporting Subgroup Report
8. Receive the 2014 GRET
9. Hear a Presentation on Variable Annuity Guarantee Solvency Standards in Canada
5. NIPR Board of Directors Meeting
(NAIC/NIPR Board Members and Staff Only)
10:00AM – 11:30AM
White River Ballroom A—Level 1
6. Reinsurance (E) Task Force
Reinsurance Financial Analysis (E) Working Group
(Regulator Only)
10:00AM – 11:00AM
JW Grand Ballroom 1-3—Level 3
7. Interstate Insurance Product Regulation Commission (IIPRC)
Joint Meeting of the Management Committee and Commission
11:30AM – 1:00PM
White River Ballroom E—Level 1

FRIDAY, AUGUST 23, 2013

4. Life Actuarial (A) Task Force
8:00AM – 12:00PM
White River Ballroom B/C/D—Level 1
1. Consider Adoption of Task Force Minutes
2. Hear Report from the IIPRC
3. Discuss Actuarial Opinion & Memorandum
4. Consider Adoption of Joint A/B/C Subgroup Report
5. Hear Presentation on Professionalism
6. Receive Referrals – F Committee & E Committee
7. Receive Experience Reporting Subgroup Report
8. Receive the 2014 GRET
9. Hear a Presentation on Variable Annuity Guarantee Solvency Standards in Canada
5. NIPR Board of Directors Meeting
(NAIC/NIPR Board Members and Staff Only)
10:00AM – 11:30AM
White River Ballroom A—Level 1
6. Reinsurance (E) Task Force
Capital Adequacy (E) Task Force
Catastrophe Risk (E) Subgroup
8:00AM – 9:00AM
JW Grand Ballroom 1-2—Level 3
16. Life Insurance and Annuities (A) Committee
Annuity Disclosure (A) Working Group
8:00AM – 9:00AM
JW Grand Ballroom 9-10—Level 3
1. Discuss electronic versions of buyer's guide

SATURDAY, AUGUST 24, 2013

14. Financial Condition (E) Committee
Mortgage Guaranty Insurance (E) Working Group
(Open session followed by Regulator Only session)
4:30PM – 6:30PM
White River Ballroom G/H/I—Level 1
13. Health Actuarial (B) Task Force
3:00PM – 5:00PM
White River Ballroom B/C/D—Level 1
1. Reports from Working Groups and Subgroups of the Task Force
2. Society of Actuaries (SOA) Health Section Report
3. AAA Health Practices Council Report
4. Joint Qualified Actuary Subgroup Report
5. AAA Group Long-Term Disability Valuation Table Report
12. Speed to Market (EX) Working Group
Commercial Lines (EX) Working Group
3:00PM – 4:00PM
White River Ballroom G/H/I—Level 1
1. Consider Adoption of its June 25 Conference Call Minutes
2. Discuss Compilation of Industry Concerns
3. Review Completion of NAIC Compendium Charts C
4. Review Available SERRF Information D
5. Discuss Draft Survey to the States
11. Financial Regulation Standards and Accreditation (F) Committee
(Regulator Only)
2:00PM – 4:30PM
JW Grand Ballroom 1-3—Level 3
1. Status Report from American Academy of Actuaries (AAA)/Society of Actuaries (SOA) Long-Term Care Valuation Work Group
2. Status Report from American Academy of Actuaries (AAA) State of Actuaries (SOA) Long-Term Care Valuation Work Group
3. Long-Term Care Principle-Based Work Group
4. Status Report from American Academy of Actuaries (AAA) Long-Term Care Credibility Monograph Work Group
5. Hear Report from the Long-Term Care Pricing (B) Subgroup
10. Health Actuarial (B) Task Force
Long-Term Care Actuarial (B) Working Group
1:30PM – 3:00PM
White River Ballroom B/C/D—Level 1
1. Status Report from American Academy of Actuaries (AAA)/Society of Actuaries (SOA) Long-Term Care Valuation Work Group
2. Status Report from American Academy of Actuaries (AAA) State of Actuaries (SOA) Long-Term Care Valuation Work Group
3. Long-Term Care Principle-Based Work Group
4. Status Report from American Academy of Actuaries (AAA) Long-Term Care Credibility Monograph Work Group
5. Hear Report from the Long-Term Care Pricing (B) Subgroup
9. Accounting Practices and Procedures (E) Task Force
Emerging Accounting Issues (E) Working Group and Statutory Accounting Principles (E) Working Group
(Regulator Only)
12:00PM – 2:00PM
JW Grand Ballroom 1-3—Level 3
1. Hear Comments on Exposed Items
2. Discuss New Items and Outstanding Issues
8. Casuality Actuarial and Statistical (C) Task Force
Joint Qualified Actuary (A/B/C) Subgroup
12:00PM – 1:00PM
White River Ballroom B/C/D—Level 1
1. Report of Subgroup to the Life Actuarial (A) Task Force, Health Actuarial (B) Task Force, and Casuality Actuarial and Statistical (C) Task Force

25. Casualty Actuarial and Statistical (C) Task Force
9:30AM - 11:30AM
JW Grand Ballroom 9-10—Level 3
26. Property and Casualty Insurance (C) Committee
(Regulator Only)
10:00AM - 11:30AM
JW Grand Ballroom 1-2—Level 3
27. Regulatory Framework (B) Task Force
ERISA (B) Working Group
10:00AM - 11:30AM
White River Ballroom G/H/I—Level 1
28. NAIC Joint Meeting of Executive (EX) Committee and Internal Administration (EX1) Subcommittee
(Regulator Only)
10:00AM - 12:00PM
JW Grand Ballroom 8—Level 3
29. Property and Casualty Insurance (C) Committee
Transparency and Readability of Consumer Information (C) Working Group
11:00AM - 12:30PM
White River Ballroom F—Level 1
30. P/IO/NAIC Communications Department Meeting
(Regulator Only)
11:30AM - 12:00PM
Room 309-310—Level 3
31. Senior Issues (B) Task Force
11:30AM - 1:00PM
White River Ballroom E—Level 1
32. Capital Adequacy (E) Task Force
Property/Casualty Risk-Based Capital (E) Working Group
12:00PM - 1:00PM
JW Grand Ballroom 1-2—Level 3
33. Life Insurance and Annuities (A) Committee
ERISA Retirement Income (A) Working Group
12:00PM - 1:30PM
JW Grand Ballroom 3-4—Level 3
34. NAIC Opening Session
1:00PM - 2:00PM
JW Grand Ballroom 5-6—Level 3
35. Capital Adequacy (E) Task Force
Investment Risk-Based Capital (E) Working Group
2:00PM - 3:00PM
JW Grand Ballroom 1-2—Level 3
24. Accounting Practices and Procedures (E) Task Force
Emerging Accounting Issues (E) Working Group and Statutory Accounting Principles (E) Working Group
(Open Session)
9:00AM - 11:30AM
White River Ballroom E—Level 1
17. Principle-Based Reserving Implementation (EX) Task Force
8:00AM - 9:00AM
White River Ballroom E—Level 1
18. Information Systems (EX1) Task Force
8:30AM - 9:30AM
White River Ballroom A/B—Level 1
19. State Legislator Orientation
(Regulator/Legislator Only)
8:15AM - 8:45AM
White River Ballroom F—Level 1
20. NAIC/State Government Liaison Committee
9:00AM - 10:00AM
White River Ballroom F—Level 1
21. Market Regulation and Consumer Affairs (D) Committee
Market Conduct Examination Standards (D) Working Group
9:00AM - 10:00AM
JW Grand Ballroom 1-2—Level 3
22. Risk Retention Group (E) Task Force
9:00AM - 10:00AM
JW Grand Ballroom 3-4—Level 3
23. Speed to Market (EX) Task Force
9:00AM - 10:00AM
White River Ballroom G/H/I—Level 1
1. Consider Adoption of Reports from Working Groups
2. Receive Update on the Federal Patient Protection and Affordable Care Act (PPACA) SEERFF Implementation Projects
3. Receive Update on Other SEERFF Activity
• Non-PPACA Activity
• Public Access Implementation
• IIFRC Enhancements
4. Receive Report from the SEERFF Board
5. Receive Report from the IIFRC
24. 2011 Revisions to the Credit for Reinsurance Model Act (#785) and Credit for Reinsurance Model Regulation (#786) in Hazardous Financial Condition (#385) and Commissioner's Authority for Companies Deemed to be Act (#312)
• 2006 Revisions to the Risk-Based Capital for Insurers Model
• 2008 Revisions to the Model Regulation to Define Standards
• 2006 Revisions to the Risk-Based Capital for Insurers Model
1. Discuss Other Part A Standards that have Changed in Recent Years
25. 2011 Revisions to the Model Regulation to Define Standards and Commission's Authority for Companies Deemed to be Act (#312)
• 2006 Revisions to the Risk-Based Capital for Insurers Model
• 2008 Revisions to the Model Regulation to Define Standards
• 2011 Revisions to the Credit for Reinsurance Model Act (#785) and Credit for Reinsurance Model Regulation (#786)
2. Receive Update on Work of Other NAIC Groups and Federal Activity
26. 2011 Revisions to the Model Regulation to Define Standards and Commission's Authority for Companies Deemed to be Act (#312)
• 2006 Revisions to the Risk-Based Capital for Insurers Model
• 2008 Revisions to the Model Regulation to Define Standards
• 2011 Revisions to the Credit for Reinsurance Model Act (#785) and Credit for Reinsurance Model Regulation (#786)
2. Receive Update on Work of Other NAIC Groups and Federal Activity
27. Update on 2012 Approved Projects and 2013 Approved Projects in Process
1. Update on 2012 Approved Projects and 2013 Approved Projects in Process
2. Updates on Other Projects
3. Discuss 2014 NAIC Budget Technology Projects for Review by the TWG
4. PBR Review (EX) Working Group Consulting on Technology Projects Related to PBR Implementation
5. Update on 2014 E-Reg Conference - TechEx
28. 1. Discuss work plan for white paper on impact of small employer self-insurance on the small group market
2. Hear presentation from DOL on MEWA regulations
3. Regulator-only discussion of sham MEWA plan investigations
29. 1. Adopt Conference Call Minutes
2. Receive Presentations Regarding the Availability of Online Insurance Policies
30. 1. Discuss Policy Data Collection and Dissemination Process
2. Discuss Principle-Based Reserving (PBR) Education Plans
3. Discuss Company Outreach
4. Discuss Investment Data: Sources of Default and Bid-Ask Spread Rates for the Valuation Manual
5. Receive Report from the PBR Consultant
6. Receive Report from the PBR Consultant
31. 1. Hear Presentation from the Society of Actuaries Regarding their General Education Insurance Track
2. Discuss Proposed Revisions to the Annual Statement Instructions Regarding Schedule P
3. Receive Reports from its Subgroups
4. Hear Presentations from the American Academy of Actuaries
32. 1. Hear Presentation from the Society of Actuaries Regarding their General Education Insurance Track
2. Discuss Proposed Revisions to the Annual Statement Instructions Regarding Schedule P
3. Receive Reports from its Subgroups
4. Hear Presentations from the American Academy of Actuaries
33. 1. Hear Presentation from the Society of Actuaries Regarding their General Education Insurance Track
2. Discuss Proposed Revisions to the Annual Statement Instructions Regarding Schedule P
3. Receive Reports from its Subgroups
4. Hear Presentations from the American Academy of Actuaries
34. 1. Hear Presentation from the Society of Actuaries Regarding their General Education Insurance Track
2. Discuss Proposed Revisions to the Annual Statement Instructions Regarding Schedule P
3. Receive Reports from its Subgroups
4. Hear Presentations from the American Academy of Actuaries
35. 1. Hear Presentation from the Society of Actuaries Regarding their General Education Insurance Track
2. Discuss Proposed Revisions to the Annual Statement Instructions Regarding Schedule P
3. Receive Reports from its Subgroups
4. Hear Presentations from the American Academy of Actuaries

SATURDAY, AUGUST 24, 2013 (cont'd)

36. Financial Regulation Standards and Accreditation (F) Committee
 (Open Session)
 2:00PM – 3:00PM
 White River Ballroom E—Level 1
 1. Discuss Comments Received and Consider Adoption of 2012 Revisions to the Financial Condition Examiners Handbook
 2. Discuss and Consider Exposure of the Proposed Revisions to the Review Team Guidelines Related to 2012 Revisions to the Financial Condition Examiners Handbook Considered Significant for Accreditation Purposes
 3. Amendents to the Business Transacted with Producer Controlled Property/Casualty Insurer Act (#325)
 4. Discuss Comments Received and Consider Additional Exposure Period for the Risk Management and Own Risk Solvency Assessment Model Act (#505) as a Possible Addition to the Part A Accreditation Standards
 5. Discuss Comments Received and Consideration Adoption of the 2010 Revisions to the Insurance Holding Company System Regulatory Act (#440) and the Insurance Holding Company System Model Regulation (#450)
 6. Discuss Comments Received and Consider Adoption of Revisions to the Review Team Guidelines for the New Automated Quarterly Analysis Process
 7. Discuss and Consider Exposure of the Referral from the Corporate Governance (E) Working Group Related to Part A Corrective Action Standard
 37. Property and Casualty Insurance (C) Committee
 2:00PM – 3:00PM
 White River Ballroom A/B—Level 1
 1. Receive Update on Blanks Proposal
 2. Receive Presentation on Federal Activities
 38. Property and Casualty Insurance (C) Committee and Market Regulation and Consumer Affairs (D) Committee
 2:00PM – 3:30PM
 Auto Insurance (C/D) Study Group
 JW Grand Ballroom 9-10—Level 3
 1. Discuss Preliminary State Survey Results
 2. Hear Presentations from States Regarding Data Collection and Other Initiatives
 39. Regulatory Framework (B) Task Force
 2:00PM – 3:30PM
 White River Ballroom F—Level 1
 Accounting Practices and Procedures (E) Task Force
 Blanks (E) Working Group
 3:00PM – 5:00PM
 JW Grand Ballroom 3-4—Level 3
 1. Receive Interim Minutes
 2. Items Previously Deferred
 3. Items Previously Exposed
 4. Newly Submitted Items
 5. Editorial Listing
 41. International Insurance Relations (G) Committee
 3:00PM – 4:30PM
 JW Grand Ballroom 1-2—Level 3
 Financial Stability (EX) Task Force
 4:30PM – 5:30PM
 JW Grand Ballroom 1-2—Level 3
 42. Financial Stability (EX) Task Force
 JW Grand Ballroom 1-2—Level 3
 Health Insurance and Managed Care (B) Committee
 8:00AM – 9:30AM
 White River Ballroom E—Level 1
 53. Health Insurance and Managed Care (B) Committee
 8:00AM – 9:00AM
 Corporate Governance (E) Working Group
 Solvency Modernization Initiative (E) Task Force
 1. Discuss the referral response received from the Market Regulation and Consumer Affairs (D) Committee
 2. Consider the formation of a Subgroup to draft proposed Internal audit function requirements
 3. Receive input from interested parties on concepts for inclusion in a proposed corporate governance model law
 52. Solvency Modernization Initiative (E) Task Force
 8:00AM – 9:00AM
 JW Grand Ballroom 1-3—Level 3
 Bombings
 2. Hear a Presentation from RMS Regarding the Boston Marathon Insurance Act
 1. Discuss the Potential Reauthorization of the Terrorism Risk Property and Casualty Insurance (C) Committee
 Terrorism Risk Insurance Implementation (C) Working Group
 8:00AM – 9:00AM
 White River Ballroom E—Level 1
 51. Property and Casualty Insurance (C) Committee
 NAIC/Industry Liaison Committee
 8:00AM – 9:00AM
 White River Ballroom F—Level 1
 50. NAIC/Industry Liaison Committee
SUNDAY, AUGUST 25, 2013
 Griffin Hall—Level 2
 49. NAIC Welcome Reception
 6:30PM – 7:30PM
 JW Grand Ballroom 10—Level 3
 48. Western Zone Meeting
 5:30PM – 6:30PM
 JW Grand Ballroom 9—Level 3
 47. Southeast Zone Meeting
 5:30PM – 6:30PM
 JW Grand Ballroom 8—Level 3
 46. Northeast Zone Meeting
 5:30PM – 6:30PM
 JW Grand Ballroom 7—Level 3
 45. Midwest Zone Meeting
 5:30PM – 6:30PM
 White River Ballroom G/H/I—Level 1
 44. State Insurance Department Attorneys Roundtable
 (Regulator Only)
 4:00PM – 5:00PM
 1. Affordable Care Act Lessons from Medicare Part D and Children's Health Insurance Program
 2. Evaluating the Uninsured about the new Health Insurance Marketplaces
 3. Essential Health Benefit Plans: Oversight and Monitoring for Tracking Consumer Complaints
 4. Colorado's Sexual Orientation Discrimination Bulletin
 5. Personal Lines Privacy Notice - What story are they telling?
 6. Smart Information Disclosure for Consumers
 7. Large Losses and Disasters: Helping Consumers Better Prepare

54. Receivership and Insolvency (E) Task Force
 Receivership Financial Analysis (E) Working Group
 (Regulator Only)
 8:00AM - 9:30AM
 JW Grand Ballroom 4—Level 3
55. Producer Licensing (EX) Task Force
 Producer Licensing (EX) Working Group
 8:30AM - 10:00AM
 JW Grand Ballroom 7-8—Level 3
56. Solvency Modernization Initiative (E) Task Force
 Group Solvency Issues (E) Working Group
 9:00AM - 10:30AM
 JW Grand Ballroom 1-3—Level 3
57. Commissioners Roundtable
 (Regulator & Member-Invited Guests Only)
 9:00AM - 12:00PM
 JW Grand Ballroom 5-6—Level 3
58. Market Information Systems (D) Task Force
 Market Analysis Procedures (D) Working Group
 10:00AM - 11:00AM
 White River Ballroom F—Level 1
59. Receivership and Insolvency (E) Task Force
 10:30AM - 12:00PM
 White River Ballroom E—Level 1
60. Solvency Modernization Initiative (E) Task Force
 International Solvency and Accounting Standards (E) Working Group
 10:30AM - 12:00PM
 JW Grand Ballroom 1-3—Level 3
61. Property and Casualty Insurance (C) Committee
 Catastrophe Insurance (C) Working Group
 11:00AM - 12:30PM
 White River Ballroom F—Level 1
62. Accounting Practices and Procedures (E) Task Force followed by
 Examination Oversight (E) Task Force
 12:00PM - 1:00PM
 White River Ballroom E—Level 1
1. Reports of the Emerging Accounting Issues Working Group, Statutory Accounting Principles Working Group and Blanks Working Group
63. Capital Adequacy (E) Task Force
 Life Risk-Based Capital (E) Working Group
 1:00PM - 2:00PM
 JW Grand Ballroom 7-8—Level 3
64. Executive (EX) Committee
 1:00PM - 2:00PM
 JW Grand Ballroom 5-6—Level 3
65. Supervisory Colleges Best Practices
 (Regulator Only)
 1:00PM - 2:00PM
 White River Ballroom J—Level 1
66. Antitraud (D) Task Force
 (Open Session)
 1:30PM - 3:00PM
 White River Ballroom E—Level 1
67. SERFF Board Meeting
 2:00PM - 3:00PM
 JW Grand Ballroom 4—Level 3
68. Life Insurance and Annuities (A) Committee
 2:00PM - 3:30PM
 JW Grand Ballroom 1-3—Level 3
1. Update on International Association of Insurance Supervisors (IAIS) Groups and Cross-Sectoral Subcommittee Initiative
2. Update on Joint Forum Activities
3. Adopt Proposed Recommended Changes to Financial Analysis Handbook for Roles and Responsibilities of U.S. Lead State/U.S. Group Wide Supervisor
4. Adopt Referral Response to the Financial Examiners Coordination (E) Working Group
57. Commissioners Roundtable
 (Regulator & Member-Invited Guests Only)
 9:00AM - 12:00PM
 JW Grand Ballroom 5-6—Level 3
69. Valuation of Securities (E) Task Force
 2:00PM - 3:30PM
 White River Ballroom F—Level 1
70. Producer Licensing (EX) Task Force
 3:00PM - 4:00PM
 JW Grand Ballroom 7-8—Level 3
1. Consider Adoption of the Producer Licensing (EX) Working Group Report
2. Receive Update on NIFR Activities
3. Discuss Perspectives on the Role of Navigators
71. Property and Casualty Insurance (C) Committee
 Affordable Care Act Medical Professional Liability (C) Working Group
 3:00PM - 4:00PM
 JW Grand Ballroom 4—Level 3
1. Consider Adoption of its May 15 Conference Call Minutes
2. Hear Presentation from Physician Insurers Association of America (PIAA)
3. Consider Adoption of Draft Work Plan
72. Solvency Modernization Initiative (E) Task Force
 3:30PM - 4:30PM
 White River Ballroom E—Level 1
1. Consider Adoption of the Solvency Modernization Initiative (SMI) White Paper: The U.S. National State-Based System of Insurance Financial Regulation and the Solvency Modernization Initiative
2. Consider Adoption of its Working Group Reports
73. Health Insurance and Managed Care (B) Committee
 3:30PM - 5:00PM
 JW Grand Ballroom 1-3—Level 3
1. Hear Briefing Related to Consumer Operated and Oriented Plans (CO-OPs)
2. Consider Adoption of Interim Conference Call Minutes
3. Consider Adoption of its Subgroup, Working Group and Task Force Reports

SUNDAY, AUGUST 25, 2013 (cont'd)

85. Chief Financial Regulator Forum
(Regulator Only)
12:00PM - 1:30PM
JW Grand Ballroom 1-2—Level 3
86. Market Regulation and Consumer Affairs (D) Committee
Market Actions (D) Working Group
(Regulator Only)
1:00PM - 4:00PM
JW Grand Ballroom 3-4—Level 3
87. Examination Oversight (E) Task Force
Financial Examiners Coordination (E) Working Group
(Regulator Only)
1:30PM - 3:00PM
JW Grand Ballroom 7-8—Level 3
88. Financial Condition (E) Committee
2:00PM - 3:00PM
JW Grand Ballroom 1-2—Level 3
89. Property and Casualty Insurance (C) Committee
3:00PM - 5:00PM
JW Grand Ballroom 1-2—Level 3
1. Consider Adoption of Auto Shopping Tool
 2. Discuss Possibility of Data Collection Related to Lender-Placed Insurance
 3. Hear Presentation from RMS on Catastrophe Modeling Issues
 4. Hear Presentation from AIR Worldwide on the Forecasting of Hurricanes
 5. Hear Presentation Regarding Distracted Driving Safety
 6. Hear Presentation Regarding Vehicle Tracking and Antifraud Software
 7. Receive Update on CIPR Luncheon: Exporting Insurers' Liabilities
 8. Receive Update on the National Flood Insurance Program (NFIP)
 9. Receive Update on Superstorm Sandy Activities
 10. Discuss Plans to Develop Common Catastrophe Data-Collection Templates for Other Zones or Perils
 11. Consider Adoption of its Task Force and Working Group Reports
- TUESDAY, AUGUST 27, 2013**
90. NAIC Joint Meeting of Executive (EX) Committee and Plenary
8:30AM - 10:00AM
JW Grand Ballroom 5-6—Level 3
91. CIPR Luncheon: Exporting Insurers' Liabilities
10:00AM - 2:30PM
White River Ballroom F—Level 1
- SEPARATE REGISTRATION REQUIRED**
Please click the link below to register.
<http://www.cvent.com/d/qcgy73>
- NAIC RELATED SESSIONS**
OPTims Demonstration
Interested parties stop by the OPTims booth beginning August 24, 2013 at 11:00 am Eastern time for a demonstration. The booth is located in the NAIC exhibit area, JW Marriott, Level 3 Foyer.
82. Reinsurance (E) Task Force
10:30AM - 12:00PM
White River Ballroom F—Level 1
83. Government Relations (EX) Leadership Council
11:30AM - 12:30PM
White River Ballroom E—Level 1
1. Briefing from MetLife on alternative capital proposal for Non-bank SIFs and Thrift Holding Companies
 2. Discussion of NAIC views on the Terrorism Risk Insurance Program
 3. Federal issues update
84. Workers' Compensation (C) Task Force
12:00PM - 1:00PM
JW Grand Ballroom 3-4—Level 3
85. Financial Condition (E) Committee
Financial Analysis (E) Working Group
(Regulator Only)
8:00AM - 10:30AM
JW Grand Ballroom 1-2—Level 3
86. Examination Oversight (E) Task Force
Climate Change and Global Warming (E) Working Group
10:30AM - 11:30AM
JW Grand Ballroom 7-8—Level 3
1. Hear a Presentation: "Mortgage Servicing: Flood Insurance Administration after 'Bigger-Waters'"
 2. Hear a Presentation: "Food: The Challenges to Insurability"
 3. Receive an Update from the Impact of Climate Disclosure Survey (E) Subgroup
 4. Receive an Update from the Impact of Climate Exam (E) Subgroup
87. Reinsurance (E) Task Force
10:30AM - 12:00PM
White River Ballroom F—Level 1
88. Examination Oversight (E) Task Force
Climate Change and Global Warming (E) Working Group
10:30AM - 11:30AM
JW Grand Ballroom 7-8—Level 3
1. Hear a Presentation: "Mortgage Servicing: Flood Insurance Administration after 'Bigger-Waters'"
 2. Hear a Presentation: "Food: The Challenges to Insurability"
 3. Receive an Update from the Impact of Climate Disclosure Survey (E) Subgroup
 4. Receive an Update from the Impact of Climate Exam (E) Subgroup
89. Reinsurance (E) Task Force
10:30AM - 12:00PM
White River Ballroom F—Level 1
90. Financial Condition (E) Committee
Financial Analysis (E) Working Group
(Regulator Only)
8:00AM - 10:30AM
JW Grand Ballroom 1-2—Level 3
- Auto Insurance Study (C/D) Working Group
 - Market Actions (D) Working Group
 - Market Conduct Examination Standards (D) Working Group
 - Market Information Systems (D) Task Force
 - Antifraud (D) Task Force
 - 3. Consider Adoption of Task Force and Working Group Reports
1. Discuss Complaint Coding Issues Related to the Affordable Care Act
 2. Discuss Proposed Corporate Governance Enhancements
 3. Consider Adoption of Task Force and Working Group Reports
91. Market Regulation and Consumer Affairs (D) Committee
8:00AM - 10:00AM
White River Ballroom E—Level 1
1. Discuss Complaint Coding Issues Related to the Affordable Care Act
 2. Discuss Proposed Corporate Governance Enhancements
 3. Consider Adoption of Task Force and Working Group Reports
92. Surplus Lines (C) Task Force
8:00AM - 9:00AM
JW Grand Ballroom 3-4—Level 3
93. Antifraud (D) Task Force
(Regulator Only)
8:00AM - 9:00AM
JW Grand Ballroom 9—Level 3
94. Capital Adequacy (E) Task Force
4:30PM - 5:30PM
White River Ballroom E—Level 1
1. Report on Aug 13 Title Webinar
 2. Discuss Progress made on Consumer Shopping Tools
 3. Receive Update on Federal Activities
 4. Hear Presentation from American Land Title Association
 5. Consider Adoption of Working Group and Subgroup Reports
95. Title Insurance (C) Task Force
4:00PM - 5:30PM
White River Ballroom F—Level 1
96. Market Information Systems (D) Task Force
4:00PM - 5:00PM
JW Grand Ballroom 9-10—Level 3
97. Title Insurance (C) Task Force
4:00PM - 5:30PM
White River Ballroom F—Level 1
98. Market Regulation and Consumer Affairs (D) Committee
Market Actions (D) Working Group
(Regulator Only)
1:00PM - 4:00PM
JW Grand Ballroom 3-4—Level 3
99. Examination Oversight (E) Task Force
Financial Examiners Coordination (E) Working Group
(Regulator Only)
1:30PM - 3:00PM
JW Grand Ballroom 7-8—Level 3
100. Capital Adequacy (E) Task Force
4:30PM - 5:30PM
White River Ballroom E—Level 1

2013 Summer National Meeting
Indianapolis, IN

INTERNATIONAL INSURANCE RELATIONS (G) COMMITTEE

Saturday, August 24, 2013

3:00 – 4:30 pm

JW Marriott Indianapolis—JW Grand Ballroom 1-2—Level 3

ROLL CALL

Thomas B. Leonard, Chair	Connecticut	Bruce R. Ramage	Nebraska
William P. White, Vice Chair	District of Columbia	Benjamin M. Lawsky	New York
Karen Weidin Stewart	Delaware	Adam Hamm	North Dakota
Kevin M. McCarty	Florida	Michael F. Considine	Pennsylvania
Gordon I. Ito	Hawaii	Julia Rathgeber	Texas
James J. Donelon	Louisiana	Susan L. Donegan	Vermont
John M. Huff	Missouri		

AGENDA

1. Consider Adoption of Aug. 13, 2013 Conference Call Minutes—*Commissioner Thomas Leonard (CT)*
2. Update on activities of the IAIS
 - Financial Stability Committee—*Commissioner Thomas Leonard (CT)*
 - Common Framework for the Supervision of Internationally Active Insurance Groups—*Commissioner Kevin McCarty (FL)*
3. Update from International Regulatory Cooperation (G) Working Group—*Commissioner Gordon Ito (HI)*
4. Update from NAIC Solvency Modernization Initiative (E) Task Force—*Director John Huff (MO)*
5. Update on the Joint Forum—*Commissioner William White (DC)*
6. Update on US/EU Dialogue—*Commissioner Michael Considine (PA) and Senator Ben Nelson (NAIC)*
7. Update on the Organisation for Economic Co-operation and Development—*Commissioner Michael Considine (PA)*
8. Update on International Trade Agreements—*Ekrem Sarper (NAIC)*
9. Other Business—*Commissioner Thomas Leonard (CT)*
10. Adjournment

NAIC Summer 2013 National Meeting Agenda
Indianapolis, IN
SERFF Board

The NAIC Executive (EX) Committee will be considering the proposed Operating Procedures during its schedule meeting at 1 p.m., Sunday, August 25 in the JW Marriott Indianapolis—JW Grand Ballroom 5-6—Level 3.

The SERFF Board has a meeting scheduled at 2 p.m., Sunday, August 25 in the JW Marriott Indianapolis—JW Grand Ballroom 4—Level 3.

For additional information, regular reporting on SERFF activity is also made at the Speed to Market (EX) Task Force which meets on *Saturday, August 24* in the JW Marriott Indianapolis—White River Ballroom G/H/I - Level 1.

National Association of
Insurance Commissioners



PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE

Monday, August 26, 2013

3:00 – 5:00 p.m.

JW Marriott Indianapolis—Grand Ballroom 1-2—Level 3

ROLL CALL

Mike Chaney, Chair	Mississippi	Andrew Boron	Illinois
Merle D. Scheiber, Vice Chair	South Dakota	James J. Donelon	Louisiana
Jim L. Ridling	Alabama	Joseph G. Murphy	Massachusetts
Jay Bradford	Arkansas	Kenneth E. Kobylowski	New Jersey
Thomas B. Leonard	Connecticut	John G. Franchini	New Mexico
Kevin M. McCarty	Florida	Todd E. Kiser	Utah
William W. Deal	Idaho		

AGENDA

1. Consider Adoption of *Consumer Shopping Tool for Auto Insurance*—*Angela Nelson (MO)*
Attachment One
2. Hear Presentation on the State of the Reinsurance Market—*Bradley Kading (Association of Bermuda Insurers and Reinsurers)*
Attachment Two
3. Hear Update on the National Flood Insurance Program (NFIP)—*Brooke Stringer (NAIC)*
4. Hear Presentation on Real-Time Decision Analytics for Public Risk Stakeholders—*Peter Dailey (AIR Worldwide)*
5. Hear Presentation on Distracted Driving Safety—*Roger Lanciot (Strategy Analytics)*
6. Hear Presentation on Anti-Fraud Efforts through Vehicle Identification—*Theo Anderson (11-95.com)*
7. Discuss National Disaster Insurance Protection Act—*Commissioner William P. White (DC)*
Attachment Three
8. Discuss Possibility of Data Collection Related to Lender-Placed Insurance—*Commissioner Mike Chaney (MS)*
9. Hear Report on CIPR Luncheon: Exploring Insurers' Liabilities—*Commissioner Mike Chaney (MS)*
Attachment Four
10. Hear Update on Superstorm Sandy Activities—*Peter Hariri (NJ) and Paula Palluzzi (RI)*
Attachment Five
11. Receive Update on Referral Advisory Organization Licensing Issue—*Lee Barclay (WA)*
Attachment Six
12. Consider Adoption of its Task Force and Working Group Reports—*Commissioner Mike Chaney (MS)*
Attachment Seven
 - a. Casualty Actuarial and Statistical (C) Task Force—*Commissioner James J. Donelon (LA)*
 - b. Surplus Lines (C) Task Force—*Director Bret S. Kolb (AK)*
 - c. Title Insurance (C) Task Force—*Director Bruce R. Range (NE)*
 - d. Workers' Compensation (C) Task Force—*Director Merle D. Scheiber (SD)*
 - e. Advisory Organization Examination Oversight (C) Working Group—*Superintendent Eric A. Cioppa (ME)*
 - f. Affordable Care Act Medical Professional Liability (C) Working Group—*Superintendent John G. Franchini (NM)*
 - g. Auto Insurance (C/D) Study Group—*Commissioner Therese M. Goldsmith (MD)*

14. Adjournment

13. Discuss Any Other Matters Brought Before the Committee—*Commissioner Mike Chaney (MS)*

- h. Catastrophe Insurance (C) Working Group—*Commissioner Kevin M. McCarty (FL)*
- i. Crop Insurance (C) Working Group—*Director Merle D. Scheiber (SD)*
- j. Earthquake (C) Study Group—*Commissioner Dave Jones (CA)*
- k. Risk Retention (C) Working Group—*David Provost (VT)*
- l. Terrorism Insurance Implementation (C) Working Group—*Superintendent Benjamin M. Lawsky (NY)*
- m. Transparency and Readability of Consumer Information (C) Working Group—*Angela Nelson (MO)*

AUTO INSURANCE (C/D) STUDY GROUP

Saturday, August 24, 2013

2:00 – 3:30 p.m.

JW Marriott Indianapolis—Grand Ballroom 9–10—Level 3

ROLL CALL

Therese M. Goldsmith, Chair	Maryland	Scott J. Kipper	Nevada
Joseph G. Murphy, Vice Chair	Massachusetts	Paula Pallezzi	Rhode Island
Joel Laucher	California	Merle D. Scheiber	South Dakota
Ralph T. Hudgens	Georgia	Julia Rathgeber	Texas
Andrew Boron	Illinois	Michael D. Riley	West Virginia
Sharon P. Clark	Kentucky	Tom C. Hirsig	Wyoming

AGENDA

1. Discuss Preliminary State Survey Results—Commissioner Therese M. Goldsmith (MD)
2. Hear Presentations from States Regarding Data Collection and Other Initiatives—Commissioner Therese M. Goldsmith (MD)
 - Jim Stephens (IL)
 - Frank Goins (KY)
 - Elena Ahrens (NV)
 - Chris Shultz (CA)
 - Tony DiPaolo (MA)
 - Angela Nelson (MO)
3. Discuss Any Other Matters Brought Before the Study Group—Commissioner Therese M. Goldsmith (MD)
4. Adjournment

2013 Summer National Meeting
Indianapolis, IN

TITLE INSURANCE (C) TASK FORCE

Sunday, August 25, 2013

4:00 – 5:30 p.m.

JW Marriott Indianapolis—White River Ballroom F—Level 1

ROLL CALL

Nebraska	Mike Rothman	Minnesota	Mike Rothman
New York	John M. Huff	Missouri	John M. Huff
Alaska	Scott J. Kipper	Nevada	Scott J. Kipper
Arkansas	Roger A. Sevigny	New Hampshire	Roger A. Sevigny
California	Kenneth E. Kobylowski	New Jersey	Kenneth E. Kobylowski
Colorado	John G. Franchini	New Mexico	John G. Franchini
Connecticut	Adam Hamm	North Dakota	Adam Hamm
Delaware	Mary Taylor	Ohio	Mary Taylor
Georgia	John D. Doak	Oklahoma	John D. Doak
Indiana	Michael F. Considine	Pennsylvania	Michael F. Considine
Kansas	Joseph Torti III	Rhode Island	Joseph Torti III
Kentucky	Julia Rathgeber	Texas	Julia Rathgeber
Louisiana	Todd E. Kiser	Utah	Todd E. Kiser
Maryland	Jacqueline K. Cunningham	Virginia	Jacqueline K. Cunningham
Michigan	Mike Kreidler	Washington	Mike Kreidler

1. Consider Adoption of Escrow Theft White Paper—*Director Bruce R. Range (NE)* Attachment One

2. Consider Adoption of Reports from Working Groups and Subgroups—*Director Bruce R. Range (NE)* Attachment Two

- Title Insurance Financial Reporting (C) Working Group—*Justin Schrader (NE)*
- Title Insurance Guaranty Fund (C/E) Working Group—*John Finston (CA)/Cindy Donovan (IN)*
- Escrow Theft White Paper (C) Subgroup—*Director Bruce R. Range (NE)*
- Title Insurance Risk-Based Capital (C/E) Subgroup—*Alan Seely (NM)*

3. Discuss Development of Consumer Shopping Tools—*Michelle Rafeld (OH)*

4. Hear Report on Aug. 13 Title Insurance Webinar and Possible Future Webinar—*Director Bruce R. Range (NE)*

5. Receive Update on Federal Activities—*Tony Cotto (NAIC)*

6. Hear Presentation from American Land Title Association (ALTA)—*Justin Ailes (ALTA)*

7. Discuss Any Other Matters Brought Before the Task Force—*Director Bruce R. Range (NE)*

8. Adjournment

2013 Summer National Meeting
 Indianapolis, IN

TERRORISM INSURANCE IMPLEMENTATION (C) WORKING GROUP

Sunday, August 25, 2013

8:00 – 9:00 a.m.

JW Marriott Indianapolis White River Ballroom E—Level 1

ROLL CALL

Benjamin M. Lawsky, Chair	New York	Elena Ahrens	Nevada
Thomas B. Leonard	Connecticut	John D. Doak	Oklahoma
Karen Weldin Stewart	Delaware	Merle D. Scheiber	South Dakota
William P. White	District of Columbia	Julia Rathgeber	Texas
Kevin M. McCarty	Florida	Mary Bannister	Virginia

AGENDA

1. Discuss Status of NAIC Resolution in Support of Reauthorization of Federal Terrorism Risk Insurance Act (TRIA) and July 16, 2013, Federal Register Notice—*Brooke Stringer (NAIC)*
2. Hear Presentation Regarding the Boston Bombing from a Terrorism Modeler's Perspective—*Gordon Woo (Risk Management Solutions—RMS)*
3. Discuss the Potential Reauthorization of TRIA—*Eric Nordman (NAIC)*
4. Hear Presentation Regarding Issues Concerning Upcoming Policy Renewals—*Robert Woody and Tom Glassic (Property Casualty Insurers Association of America—PCI)*
5. Discuss Any Other Matters Brought Before the Working Group—*Superintendent Benjamin M. Lawsky (NY)*
6. Adjournment

Attachment One

