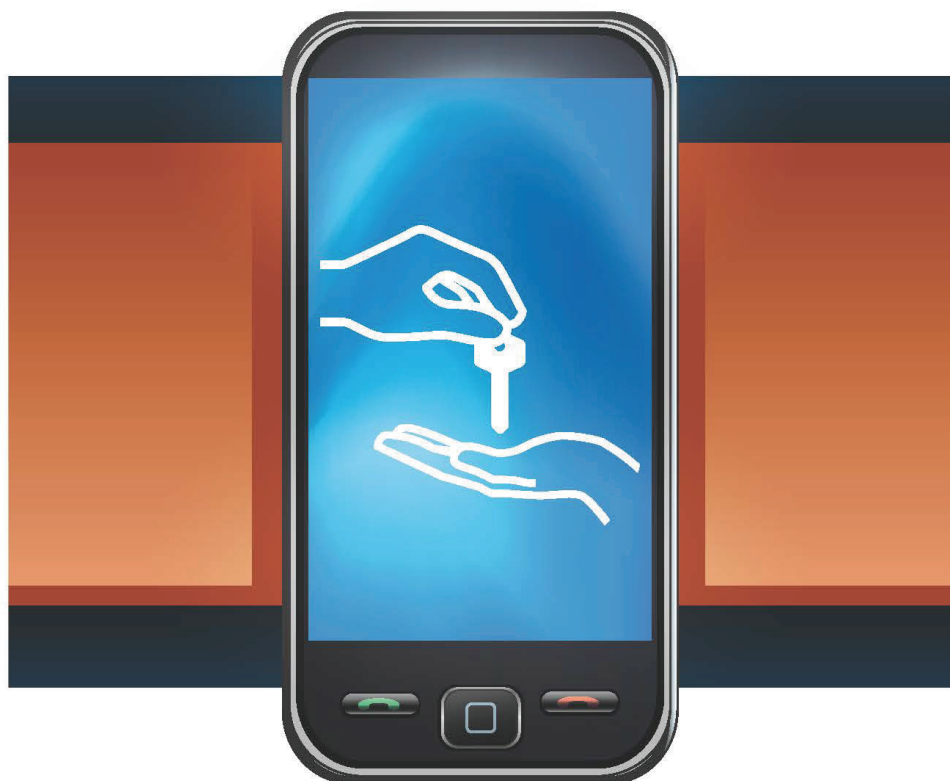




***CIPR Summer Event:
Commercial Ride-Sharing
and Car-Sharing Issues***



August 16, 2014
Louisville, Kentucky

Program Booklet Contents

Agenda5
Biographies7
Ride-Sharing: New Technology Creates Insurance Challenges.....17
Participant List21
Continuing Education Credit Information25
CIPR Support Services27
Hotel Layout29

Separate Handouts:

- Overview of Business Models Presentations: RelayRides, Uber, and Lyft
- PCI Transportation Network Company (Ride-Sharing) Issue Status
- State Releases on Ride Sharing

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NAIC Summer Event: Commercial Ride-Sharing and Car-Sharing Issues

Agenda

August 16, 2014

11:00 a.m.-1:00 p.m.

Attendee Sign-In, Material Pick-Up, and Lunch: 10:30-11:00 a.m. (*Registration Area*)
Marriott Ballroom V

Attendee Sign-In and Lunch Pick-Up (30 minutes)	
10:30 – 11:00	Box Lunch Pick-Up and Seating
Introduction and Overview (15 minutes)	
11:00 – 11:10	<i>Dave Jones, California Insurance Commissioner</i> Introduction: Goals and Overview
11:10-11:15	<i>Gus Fuldner, Head of Risk Management, Uber Technologies Inc.</i> <i>Kate Sampson, Vice President, Insurance Solutions, Lyft</i> <i>Alex Benn, Chief Operating Officer, RelayRides</i> Overview of Business Models
Car Sharing and Commercial Ride-Sharing Issues Panel (1 hours and 40 minutes)	
11:15 – 12:55	Moderator: <i>Dave Jones, Insurance Commissioner of California</i>
	Panelists: <i>Alex Benn, Chief Operating Officer, RelayRides</i> <i>Gus Fuldner, Head of Risk Management, Uber Technologies Inc.</i> <i>Kate Sampson, Vice President, Insurance Solutions, Lyft</i> <i>John Clarke, Senior VP of Marketing, James River Insurance Company</i> <i>Robert Passmore, Senior Director, Personal Lines Policy, PCI</i> <i>Joe Murphy, Insurance Commissioner of Massachusetts</i> <i>Marguerite, Salazar, Insurance Commissioner of Colorado</i> <i>Phillip Jagiela, Executive Director, National Limousine Association</i> <i>Sonja Larkin-Thorne, NAIC Funded Consumer Representative</i>
Closing Remarks (5 minutes)	
12:55 – 1:00	<i>Dave Jones, California Insurance Commissioner</i>



This is an NAIC Insurance Regulator Professional Designated program eligible for four hours of continuing professional development credit. To receive credit, you will need to write down the codes provided periodically throughout the program and provide them in a survey that will be subsequently sent by the NAIC Education and Training Department to the e-mail you provided during your CIPR event registration.

For more information on CIPR Events, please contact:

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Moderator:



Dave Jones
Insurance Commissioner
California Department of Insurance

Elected on November 2, 2010, Dave Jones leads the California Department of Insurance (CDI), the largest consumer protection agency in the state, which regulates the \$125 billion insurance industry.

The Daily Journal, California's largest legal newspaper, in 2011 named him one of California's Top 100 Lawyers. The Greenlining Institute gave Jones their "2012 Big Heart Award" for his work promoting insurance industry diversity.

Jones served in the California State Assembly from 2004 through 2010, where he chaired the Assembly Health Committee, the Assembly Judiciary Committee and the Budget Subcommittee on Health and Human Services. Named "Consumer Champion" by the California Consumer Federation in 2008, Jones was also awarded the "Leadership Award" by the Western Center on Law and Poverty. Planned Parenthood, Environment California, the Urban League, Preschool California and California Public Interest Research Group (CalPIRG) have all honored his work. Capitol Weekly named Jones California's "most effective legislator" other than the Assembly Speaker and the Senate President Pro Tempore.

Jones began his career as a legal aid attorney, providing free legal assistance to the poor with Legal Services of Northern California from 1988 to 1995. In 1995, Jones was one of only 13 Americans awarded the prestigious White House Fellowship. He served in the Clinton Administration for three years as Special Assistant and Counsel to U.S. Attorney General Janet Reno. Jones served on the Sacramento City Council from 1999 to 2004.

Jones graduated with honors from DePauw University, Harvard Law School and Harvard's Kennedy School of Government. He and his wife, Kim Flores, have two children, Isabelle and William, and live in Sacramento.



Alex Benn
Chief Operating Officer
RelayRides

Alex has been driving and sharing since age 3; his parents liked the sharing better. He later piloted vehicles from mopeds to Maseratis, worked as a mechanic, circled North America on a modified sportbike, and created an informal car sharing program in the 1990's. Alex was VP of BD at Walmart's Global Ecommerce division, and led Strategy and BD at Minted and Fidex, two online marketplaces. Alex began his online career at eBay in 1999, executing many of eBay's significant early partnerships following his time as a lawyer at Cooley Godward. He is a graduate of Stanford Law School and Brown University.



Gus Fuldner
Head of Risk Management
Uber Technologies Inc.

Gus Fuldner is the Head of Risk Management and Insurance at Uber Technologies Inc. He is responsible for all aspects of insurance and risk management for the company across the US and international markets including over 150 cities and 40 countries around the world. Prior to Uber, Mr. Fuldner was a Venture Capital investor at Benchmark, one of Uber earliest investors. He also was a consultant at McKinsey & Company in the US and Asia where he focused on financial technology and innovation in banking and payments.



Kate Sampson
Vice President, Insurance Solutions
Lyft

After 20 years in the Commercial Insurance Brokerage Industry as Managing Director with Marsh, Inc (a division of Marsh & McLennan Companies), Kate recently joined Lyft (once her client!) as VP of Insurance Solutions. In addition to working proactively to address the insurance needs of Lyft, drivers, passengers and member of communities where Lyft operates, Kate, and the Lyft team work to help drive further innovation in the insurance industry to address share economy insurance exposures. Her list of former clients includes the who's who of the share economy, an industry she has been working with since the beginning of the decade.

Kate is no stranger to innovating in the insurance space, she is recognized as an industry expert in D&O Insurance, Transactional Risk Insurance and Private Equity Insurance Products.



John Clarke
Senior VP of Marketing
James River Insurance Company

Mr. Clarke joined James River in 2003. Prior to joining James River, he served most recently as Senior Vice President and Chief Product Development officer for Wyndham Partners Consulting, a division of Renaissance Re U.S. Holdings (RUSH). Prior to joining RUSH, Mr. Clarke spent ten years as Markel Corporation Vice-President in a variety of roles including Director of Marketing for the Essex Insurance Company and Shand-Morahan Group, and the management of various commercial and personal underwriting areas within Markel American Insurance Company and Markel American Underwriting Managers.

Prior to joining Markel, Mr. Clarke was a Product Manager for Progressive Casualty Insurance Company for six years, managing multi-state underwriting operations for non-standard auto and other specialty lines.

A graduate of the University of Richmond (1980), Mr. Clarke also holds an MBA from The College of William and Mary (1984), and the CPCU designation.



Robert Passmore
Senior Director- Personal Lines
Property Casualty Insurers Association of America

Robert Passmore is a Senior Director- Personal Lines with the Property Casualty Insurers Association of America (PCI). His responsibilities include policy development and issue identification for claims, personal automobile insurance, boat and motorcycle insurance as well as auto safety issues. He is also the staff liaison for the PCI Claims, Fraud, Auto Physical

Damage and Automobile Insurance committees.

Bob joined PCI in January 2007 after almost 22 years with Liberty Mutual. While his prior experience is concentrated in automobile claims, since joining PCI he has worked extensively on legislative and regulatory issues involving claims and personal automobile insurance.

He is a member of the Society of Chartered Property Casualty Underwriters (CPCU) having received his designation in 2002.



Joe Murphy
Insurance Commissioner
Massachusetts Division of Insurance

Joseph G. Murphy was appointed Commissioner of the Massachusetts Division of Insurance by Massachusetts Governor Deval Patrick February 8, 2010. He had served as acting commissioner since September 2009.

Murphy served as first deputy commissioner since 2006, playing active roles in the implementation of the Patrick-Murray administration's successful auto insurance reform and the day-to-day operations of the Division, its 130 employees and \$12 million budget. He spearheaded an effort to investigate high-percentage increases in small-group health insurance, overseeing a hearing with insurance companies and care providers, and holding special sessions to investigate the prospect of creating group purchasing cooperatives in Massachusetts.

Prior to joining the Division, Murphy served as chief of staff and research director of the Joint Committee on Financial Services and the Joint Committee on Insurance in the Massachusetts Legislature. He serves on the NAIC Financial Stability (EX) Task Force, Government Relations (EX) Leadership Council, International Insurance Relations (EX) Leadership Group, Property and Casualty Insurance (C) Committee, Surplus Lines (C) Task Force, Worker's Compensation (C) Task Force, Antifraud (D) Task Force, Accounting Practices and Procedures (E) Task Force, Reinsurance (E) Task Force, International Insurance Relations (G) Committee, NAIC/Consumer Liaison Committee and the NAIC/State Government Liaison Committee.

A native of Quincy, MA, Murphy earned his bachelor's degree in history and political science. He lives in Boston.



Marguerite Salazar
Insurance Commissioner
Colorado Division of Insurance

Marguerite Salazar was appointed by Governor John Hickenlooper as Colorado Insurance Commissioner effective August 19, 2013. Her role is key in assisting consumers and other stakeholders with insurance needs, including homeowners affected by Colorado wildfires and subsequent flooding.

As the chief executive of the Division of Insurance, Salazar will work with the insurance industry to bring an inclusive, open, firm and fair-minded regulatory approach to all lines of insurance under her supervision.

Previously, President Barack Obama appointed Salazar as regional director for the U.S. Department of Health and Human Services (HHS), Region VIII.

As regional director, she played a vital role in the department's effort to effectively implement the federal Affordable Care Act.

Prior to this appointment Salazar served more than 20 years as president/CEO of Valley-Wide Health Systems, a large, rural community health center covering 22 counties in southern Colorado and serving more than 40,000 patients through 26 primary health care clinics.

Salazar is a fellow in the National Hispana Leadership Institute, as well as a Livingston fellow in the Bonfil Stanton Foundation. She was a trustee for the Temple Hoyne Buell Foundation and was appointed to serve on the Board of Governors for Colorado State University. She served as chair for the Colorado Humanities and also served on the board of trustees for the Nature Conservancy and the National Center for Farmworker Health.

Salazar holds a master's degree in counseling psychology.



Phillip Jagiela
Executive Director
National Limousine Association

Philip Jagiela brings nearly thirty years of management experience, specialized knowledge in the development and implementation of transportation initiatives and founding partner in a highly successful livery transportation company serving the Philadelphia region. In addition to his varied responsibilities as business owner of Aries Transportation Group, he also founded two related transportation entities to handle para-transit and senior citizen ride share needs. Here too he managed day-to-day operations of these businesses and oversaw all aspects of the companies client work at Liberty Vans and Vans-2-Go.

During his years as an operator in the transportation industry, Philip held various officer positions on the Philadelphia Regional Limousine Association board where he became president of the association. During his tenure as president of the PRLA, he was contracted by the National Limousine Association as Legislative Liaison for State and Local issues as they related to the transportation industry. Serving in this position for four years, he then took over as the Executive Director of this dynamic association. Philip has also been involved as a lay person in politics at the local, state, and federal levels, including extensive work throughout the state of Pennsylvania.



Sonja Larkin-Thorne
Funded Consumer Representative
NAIC

Sonja Larkin-Thorne retired as Vice President of Government Affairs for The Hartford and has 30 years of experience in the insurance world. She was responsible for managing The Hartford's regulatory and legislative activities in 14 states and providing counsel on underwriting practices, market conduct examinations, urban issues, consumer complaints, and use of insurance credit score, natural disasters and financial services legislation.

Sonja represented The Hartford at the National Association of Insurance Commissioners (NAIC) and represented the Property & Casualty insurance industry on the NAIC Improvements to State-Based Systems Subgroup. She served as a member of the Property Casualty Insurance Guaranty Fund boards in Arizona, District of Columbia, Maine and Connecticut and was elected vice chair of the National Conference of Insurance Guaranty Funds and NAIC System for Electronic Rate and Form Filing (SERFF) Board of Directors.

Prior to joining The Hartford in 1990, she served as vice president, Personal Lines and Director of Legislative Affairs for the Association of California Insurance Companies. She was Senior Consultant on Insurance to former California Assembly Speaker Willie L. Brown, Jr. and Special Assistant on Insurance to Senator Teresa P. Hughes, Sonja was Project Manager in Allstate Insurance Company's Home Office and Regional Underwriting Manager of the company's Southern California Regional Office.

Sonja attended California State University, Los Angeles, The University of Connecticut School of Business Administration, Business Mastery Program, The ITT Executive Development Institute at Duke University's Fuqua School of Business and the Professional Insurance Agent's Insurance School.

By Eric Nordman, Director of Regulatory Services and CIPR

Hey buddy, can you spare a ride? This age-old question has taken a new twist as technological advances have changed the way in which business is done. Allow us to introduce the transportation network company (TNC). A TNC is an organization offering prearranged transportation services for compensation using an online application or platform to connect passengers with drivers willing to transport them. The TNC might also be known as a “ride-sharing company.”

There are several companies fitting the general description of a TNC. Included on the list are Lyft (available in more than 60 locations), Sidecar (available in Boston, Chicago, Long Beach, Los Angeles, San Diego, San Francisco, Seattle and Washington, D.C.), Summon (available in the San Francisco Bay area), Uber X (available in 36 countries and more than 60 U.S. cities) and Wingz (offers transportation to the Burbank, Los Angeles, Oakland, San Francisco and San Jose airports).

The basic business model starts with an advertisement for drivers. Ads often are along the lines of “Make up to \$20/hour; drive your car when you want to pick up passengers we identify for you.” There are no upfront costs to the driver, but the TNC does check the driver’s background and driving record. The TNC will inspect the vehicle and there is some limited training.

The TNC advertises for riders and will generally use an iPhone or Android app as the point of contact. The prospective traveler downloads the app, follows the on-screen instructions to enter information about the pick-up and drop-off points, identifies the date and time for the pick-up and posts a request. The driver responds if he/she wishes to accept the offer and agrees to pick up the rider. The rider is notified by email or text message when the driver has accepted the offer. Another text message is sent when the driver is on the way. The TNC makes its money by taking a percentage of sales. Prices to the public for the service are generally less than for a taxicab. The cost of the ride is charged to a credit card with no tipping involved.

It all sounds wonderful. It’s a good deal for the public and a good deal for the drivers. It’s a win-win situation for all, right? But wait! It seems there may be an issue or two...

◆ TAXICABS AND LIMOUSINES

In most places, taxicabs and limousines are regulated to protect the public. Because taxis and limos are offering to transport passengers from place to place for a fee, shouldn’t

the TNC driver simply get licensed as a taxi driver? The taxi and limo drivers certainly think they should. If you type “taxicabs and ride-sharing” into any search engine, a number of articles will pop up where taxi drivers are protesting the TNCs. A June 12, 2014, article in the *Pittsburgh Post-Gazette* is titled, “Growing Opposition to Ride Share Companies Goes Global.”¹ It describes how taxi drivers and train workers have united across Europe to protest Uber’s entry in the London market. It seems the taxi drivers refused to pick up riders and drove very slowly to create gridlock and massive traffic jams. According to the article, the protest backfired, as the result was an 850% increase in people contacting Uber over the prior Wednesday.²

There is similar opposition in the U.S. as taxi and limo drivers—and their trade associations—have united to oppose the TNC concept in a variety of ways. The basic argument is the TNC is an unlicensed taxicab company and it is illegally taking away business that rightfully belongs to the properly licensed taxi and limo drivers. In light of the opposition, various governmental bodies have taken action. Some jurisdictions have issued cease-and-desist orders. Others have levied fines against the drivers or the TNCs.

◆ INSURANCE ISSUES

While the operation of a TNC is not primarily about insurance, there are some insurance issues surfacing. The leader among the insurance regulatory community has been California Insurance Commissioner Dave Jones. In September 2013, the California Public Utilities Commission, Transportation Licensing Section issued a press release³ and guidance to owners of TNCs and their drivers.⁴ A consumer-friendly version of the formal guidance was issued in October 2013.⁵ The guidance defines the TNC, requiring a TNC to only use smartphone technology applications to facilitate passenger transportation in a driver’s personal vehicle. It distinguishes the TNC driver from a taxicab driver by prohibiting the TNC driver from accepting street hails and requiring all rides to be prearranged using the smartphone digital platform. It requires driver training, a drug and alcohol testing program, a criminal background check and a vehicle inspection by the TNC. The guidance also has insurance requirements: the

(Continued on page 7)

¹ www.post-gazette.com/business/2014/06/13/Growing-opposition-to-ride-share-companies-goes-global/stories/201406120314

² Ibid.

³ <http://docs.cpuc.ca.gov/PublishedDocs/Published/G000/M077/K132/77132276.PDF>

⁴ <http://docs.cpuc.ca.gov/PublishedDocs/Published/G000/M077/K112/77112285.PDF>

⁵ www.cpuc.ca.gov/NR/rdonlyres/1788F1F1-EA38-4B68-B221-4116994F2252/0/TNC_App_Instrctns.pdf

TNC must be licensed by the California Public Utilities Commission and must ensure the driver has passed a background check.

Commissioner Jones reviewed the guidance issued by the California Public Utilities Commission and noticed there were some remaining insurance issues left unaddressed by the California Public Utilities Commission guidance. He convened a public hearing March 21, 2014, to investigate the matter.⁶ Following the public hearing, Commissioner Jones issued a letter to the California Public Service Commission dated April 7, 2014.⁷ In the letter, the Commissioner made eight recommendations to the California Public Utilities Commission and two recommendations to the California Legislature. His findings outline several significant insurance issues.

The major insurance issue surrounds the driver's personal auto insurance policy. The most commonly used auto policy is the personal auto policy developed by the insurance advisory organization, Insurance Services Offices, Inc. It contains an exclusion that says, "We do not provide Liability Coverage for any *insured* for that *insured's* liability arising out of the ownership or operation of a vehicle while it is being used to carry persons or property for compensation or a fee. This Exclusion does not apply to a share-the-expense car pool." Other auto insurers have similar exclusionary language in their policy forms.

As a result, a TNC driver's personal auto insurance policy will not provide coverage when the driver is using his car to transport people in a ride-sharing arrangement for a fee. Following the hearing, Commissioner Jones found, "Drivers' existing personal auto insurance does not cover TNC-related driving and auto insurers are not planning to offer coverage of this risk in the near future if ever."⁸ Commissioner Jones also found the TNCs were under the mistaken belief that personal auto insurers would provide coverage, which is not the case in all of the states. The issue is compounded when the states have other mandatory insurance requirements, such as personal injury protection (no-fault), uninsured motorists coverage or underinsured motorists coverage.

In addition to the liability coverage gap, a TNC driver might also find personal auto coverage for comprehensive or collision coverage does not apply while the vehicle is being driven for hire.

One of the biggest concerns is determining at what point in time a driver is operating the vehicle for hire. Is it when the

driver picks up a passenger? Is it when the driver turns on the TNC app and makes himself or herself available for hire? Lack of clarity surrounding this issue will inevitably lead to coverage disputes as claims arise.

Several of the large TNCs provide \$1 million of liability coverage for damages that exceed a driver's personal insurance limits. However, the coverage applies only when a passenger is in the car or once a driver has accepted a request for a ride from a smartphone application. The coverage gap was identified in the April 7, 2014, letter from Commissioner Jones to the California Public Service Commission. In it, Commissioner Jones recommended the California Public Service Commission redefine its definition of "when providing TNC services." His correspondence suggested three distinct time periods associated with the delivery of TNC services.

The first period occurs when the driver opens the TNC app and is available to pick up riders, but has not received a matching offer from a potential fare. The second period occurs when a pick-up request is received, the driver has been matched with the rider and the driver picks up the passenger. The third period occurs when the passenger is in the car until the passenger has safely exited the vehicle. Commissioner Jones also recommended the TNC companies be required to maintain primary commercial auto liability insurance in the amount of \$1 million for each of the three coverage periods. Further, he recommended the TNCs be required to carry \$1 million limits of uninsured motorists coverage and underinsured motorists coverage.

Other recommendations from Commissioner Jones include: requiring notice to personal auto insurers that a person has decided to become a TNC driver; requiring the TNC to share data with the personal auto insurance regarding a claim; requiring the TNC to provide evidence of coverage to its drivers so the driver could share the information with passenger in case of an accident; requiring disclosure regarding the impact on insurance coverage of a TNC driver picking up a "private client" and charging a fee; and suggesting a 60-day delay in imposing the suggested requirements on TNCs and TNC drivers to allow them time to secure the additional coverages. Commissioner Jones also made suggestions to the California Legislature regarding legislation to isolate TNC use from personal auto use and to revisit California's ride-sharing and casual carpooling laws.

(Continued on page 8)

⁶ www.insurance.ca.gov/video/0030VideoHearings/upload/TNCBackground20140101.pdf

⁷ www.insurance.ca.gov/video/0030VideoHearings/upload/CDI-CPUC20140407.pdf

⁸ www.insurance.ca.gov/video/0030VideoHearings/upload/CDI-CPUC20140407.pdf

RIDE-SHARING: NEW TECHNOLOGY CREATES INSURANCE CHALLENGES (CONTINUED)

As TNCs have moved into other states and cities, insurance commissioners have reacted in similar ways to advise the public of the shortcomings and insurance issues regarding ridesharing. Most have come in the form of bulletins warning consumers of insurance coverage gaps. Some of the large TNCs say they have filled the insurance gap with extended excess policies, although such policies are so new they have not been tested. Also, coverage for when a driver is available to pick up a passenger and has the app on typically has much lower limits, such as \$100,000 per occurrence.

Insurance regulators oversee insurance companies and insurance agents, not TNCs. The insurance laws and regulations apply to the insurance company and the insurance producer issuing the insurance policy to the TNC or the individual driver. Municipalities typically regulate the licensing of taxicabs, limousines and other livery services. Municipalities or states can change the requirements on whether ridesharing services must be licensed as taxis.

One of the primary missions of state insurance regulators is consumer protection and many state insurance regulators have recently issued consumer alerts concerning ridesharing. These consumer alerts typically focus on the fact that most personal auto policies contain exclusions for driving for hire or livery services. Regulators have warned consumers that their personal auto policy likely will not provide coverage for liability incurred while driving passengers in exchange for payment (other than in an expense-sharing arrangement, such as carpooling). In addition, even if the state requires the TNC to have a liability policy, that policy may not provide coverage for bodily injury to the TNC driver, damage to the TNC driver's car or bodily injury or physical damage caused by an uninsured or underinsured motorist. In that case, such drivers may wish to purchase a commercial policy with liability, uninsured/underinsured motorists, personal injury protection, or comprehensive and collision coverage.

Some insurance regulators have recommended that all TNCs provide high-limit, primary commercial liability insurance that begins the moment a driver switches on the app, as well as uninsured motorist coverage and underinsured motorist coverage to protect the driver and passenger. The Illinois Legislature recently passed a law that would require commercial liability insurance to be primary and in effect the entire time a driver's app is on. The law would also require conspicuous disclosure to TNC drivers about insurance coverages provided by the TNC.

The personal auto insurers have made it clear drivers should obtain a commercial policy if they are participating

in ridesharing arrangements for a fee. There is concern among personal auto insurers that the bifurcated coverage will lead to confusion and conflict. Claims investigations may increase as insurers have to determine which policy (commercial or personal) is responsible for coverage at the time of the accident. These disputes could lead to litigation, driving up costs for all policyholders.

◆ CIPR EVENT

It is obvious that there are some challenges as we move to new types of business models in the modern technology-driven world. Ridesharing is an example of how a new business idea using a new technology can change the world as we know it. Often the change shifts the balance of power. Some people gain and some people lose. Just as Thomas Edison's invention of the electric light caused great concern among candlemakers, so, too, has the introduction of the TNC-caused great concern for taxis and limo drivers. Their world has changed and they are trying to sort out what the change means for them.

If you would like to learn more about insurance issues related to ride-sharing and car-sharing, plan to attend the next CIPR event, "Commercial Ride-Sharing and Car-Sharing Issues," to take place at the NAIC Summer National Meeting in Louisville, Kentucky. The event will be held at 11 a.m. Saturday, Aug. 16, 2014, in Marriott Ballroom V of the Louisville Marriott Downtown. Commissioner Jones will serve as the moderator of the event. A panel of experts, including insurance industry representatives, taxi drivers, TNCs, consumer advocates and others will be represented in what is expected to be a timely and provocative event. We hope to see you there.

ABOUT THE DIRECTOR



Eric Nordman, CPCU, CIE, is the director of the NAIC Regulatory Services Division and the CIPR. He directs the Regulatory Services Division staff in a wide range of insurance research, financial and market regulatory activities, supporting NAIC committees, task forces and working groups. He has been with the NAIC for 23 years. Prior to his appointment as director of the Regulatory Services Division, Nordman was director of the Research Division and, before that, the NAIC's senior regulatory specialist. Before joining the NAIC, he was with the Michigan Insurance Bureau for 13 years. Nordman earned a bachelor's degree in mathematics from Michigan State University. He is a member of the CPCU Society and the Insurance Regulatory Examiners Society.



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2014 CIPR Summer Event: Participant List

As of: August 4, 2014

1	Adair, Randy	Chief Investigator	Kansas Department of Insurance
2	Ahrens, Elena	Chief, P&C Section	Nevada Division of Insurance
3	Alexander, Lois	Market Regulation Manager	NAIC
4	Angell, Charles	Deputy Commissioner & Actuary	Alabama Department of Insurance
5	Arsenault, Jon	General Counsel	Connecticut Insurance Department
6	Baca, Bobbie	Supervisor	Colorado Department of Insurance
7	Backus, Lee	Director, Compliance and Analysis	DC Department of Insurance Securities & Banking
8	Bannister, Mary	Deputy Commissioner - P&C	Virginia Bureau of Insurance
9	Barclay, Lee	Senior Actuary	Washington Office of the Insurance Commissioner
10	Barlow, Philip	Associate Commissioner	DC Department of Insurance Securities & Banking
11	Barlow, Christine	Managing Editor	National Underwriter
12	Barratt, Brett	Deputy Commissioner	Utah Insurance Department
13	Barry, Michael	Vice President, Media Relations	Insurance Information Institute
14	Basile, Paul	Vice President, Government Relations	Assurant, Inc.
15	Bates, Richard	Associate General Counsel	State Farm Insurance Co.
16	Bauer, John	Chief Counsel, Regulatory Affairs	NAIC
17	Beam, Alison	Policy Director	Pennsylvania Insurance Department
18	Beatty, Donald	Senior Counsel	Virginia Bureau of Insurance
19	Belo, Louis	Chief Deputy Commissioner	NC Department of Insurance
20	Benn, Alex	COO	RelayRides
21	Bieniek, Joe	Vice President & Senior Consultant	First Consulting & Administration, Inc.
22	Bigglestone, Sandy	Director of Captive Insurance	Vermont Department of Financial Regulation
23	Binderup, Kara	Senior Counsel	NAIC
24	Birnbaum, Birny	Director	Center for Economic Justice
25	Bissett, Wesley	President	The Bellemore Group
26	Blasingame, Lenita	Chief Deputy Commissioner	Arkansas Insurance Department
27	Bordelon, Cindy	Deputy Director - Financial - Corporate Regulation	Illinois Department of Insurance
28	Borja, Charlette	Insurance Licensing Officer	Northern Mariana Islands Department of Insurance
29	Boron, Andrew	Director	Illinois Department of Insurance
30	Borrelli, Cynthia	Shareholder	Bressler, Amery & Ross
31	Botsko, Thomas	Chief P & C Actuary	Ohio Department of Insurance
32	Bradner, George	P&C Director	Connecticut Insurance Department
33	Brandenburg, Aaron	Economist & Statistical Information Manager	NAIC
34	Braziel, Skip	Government Relations Counsel	MetLife
35	Breitstadt, Charles	Sr. Gov. Rel. Director	Nationwide Mutual Insurance
36	Brickwedde, Peter	Director of Government Affairs	Minnesota Department of Commerce
37	Brignac, Denise	Chief of Staff	Louisiana Department of Insurance
38	Brock, Christopher	Communications Director	Ohio Department of Insurance
39	Brodsky, Gene	President	GB Group, LLC
40	Brown, Cliston	Communications Manager	Surplus Line Association of California
41	Brown, Cassie	Deputy Commissioner	Texas Department of Insurance
42	Brown, Peg	Deputy Commissioner	Colorado Division of Insurance
43	Brown, Dan	Partner	Dentons
44	Buchanan, Kendall	Deputy Director	South Carolina Department of Insurance
45	Byrd, Warren	Deputy Commissioner	Louisiana Department of Insurance
46	Byrne, Michael	Partner	Drinker Biddle & Reath LLP
47	Cali, Laura	Commissioner	Oregon Insurance Division
48	Carlos, John	Regulatory Programs Administrator	Guam Regulatory Division
49	Carvajal, Arthur	General Counsel and Executive Editor	WebCE, Inc.
50	Casey, Brian	Partner, Corporate Insurance Department	Locke Lord LLP
51	Castano, Kathleen	Assistant Vice President and Assistant Counsel	Chubb
52	Chambers-Hicks, Kathy	Branch Manager	Kentucky Department of Insurance
53	Chaney, Mike	Commissioner	Mississippi Insurance Department
54	Childers, S. David	Partner	Kutak Rock LLP
55	Christy, Virginia	Assistant General Counsel	Florida Office of Insurance Regulation
56	Clark, Tom	Baton Rouge Partner in Charge	Adams and Reese LLP
57	Clarke, John	Senior Vice President	James River Insurance Company
58	Clarke, Stephen	Assistant Vice President - Government Relations	ISO
59	Coates, Kendra	Director of Financial Analysis	Maine Bureau of Insurance
60	Cole, Adam	General Counsel	California Department of Insurance
61	Combs, Buddy	Director of Public Policy	Oklahoma Insurance Department
62	Conover, Ray	Director, Examinations and Regulatory Services	Global Insurance Enterprises
63	Conedine, Michael	Commissioner	Pennsylvania Insurance Department
64	Coombs, Robin	Asst. Dir. P&C Division	Kentucky Department of Insurance
65	Cotto, Tony	Financial Policy and Legislative Counsel	NAIC
66	Cotton, Deborah	Counsel	Sidley Austin LLP
67	Couch, Carrie	Acting Director, Division of Consumer Affairs	Missouri Department of Insurance
68	Cramer, Anne	Special Counsel	Adams and Reese LLP
69	Crespo, Nancy	Deputy Director	State Auto Insurance Companies
70	Cunningham, Jacqueline	Commissioner	Virginia Bureau of Insurance
71	Dahl, Greg	Deputy Insurance Commissioner	Montana Office of the Insurance Commissioner
72	Davenport, Nancy	Vice President of Government Relations	Metlife
73	Dayton Klein, Julia	General Counsel	Minnesota Department of Commerce
74	de Haas, Philip	Of Counsel	Troutman Sanders

2014 CIPR Summer Event: Participant List

As of: August 4, 2014

75	DeFrain, Kris	Director, Research & Actuarial Services	NAIC
76	Detlefsen, Bob	Vice President, Public Policy	National Association of Mutual Insurance Companies
77	Dinius, Michael	Vice President	Noble Consulting Services, Inc.
78	Doak, John	Commissioner	Oklahoma Insurance Department
79	Doctor, Randall	California Insurance Lawyer	Doctor Law Group LLP
80	Donegan, Susan	Commissioner	Vermont Department of Financial Regulation
81	Donovan, Tom	Deputy Director	Idaho Department of Insurance
82	Dorsey, Tynesia	Chief Administrative Officer	Ohio Department of Insurance
83	Dowling, Anne Melissa	Deputy Commissioner	Connecticut Insurance Department
84	Dunmoyer, Dan	Head of Government & Industry Affairs, USA	Farmers Insurance Group
85	Dutill, Joan	Manager P&C	Missouri Department of Insurance
86	Dwyer, Elizabeth	Associate Director	Rhode Island Division of Insurance
87	Einfall, Mark	Deputy Commissioner of Compliance	Texas Department of Insurance
88	Elizabeth, Sammis	Deputy Director, Consumer Issues	Federal Insurance Office
89	Ellingson, Darren	Deputy Director	Arizona Department of Insurance
90	Estvanic, Sally	Government Relations Leader	Westfield Group
91	Ezalarab, Susan	Policy Advisor	Wisconsin Office of the Insurance Commissioner
92	Farmer, Raymond	Director	South Carolina Department of Insurance
93	Feigenbaum, Joy	Executive Deputy Superintendent	New York Department of Financial Services
94	Fekrat, Roshanak	Managing Director	Global Insurance Enterprises Inc.
95	Fielding, John	Counsel	Steptoe & Johnson
96	Fleischhacker, Martin	Acting Assistant Commissioner-Enforcement Division	Minnesota Department of Commerce
97	Flood, Annette	Director	Michigan Department of Insurance & Financial Services
98	Ford, Angela	Senior Deputy Commissioner	North Carolina Department of Insurance
99	Forsberg, Kristin	Financial Examiner Adv.	Wisconsin Office of the Insurance Commissioner
100	Fossitt, Rhonda	Senior Deputy Director-Office of Ins Rates and Forms	Michigan Department of Insurance & Financial Services
101	Franchini, John	Superintendent	New Mexico Office of Superintendent of Insurance
102	Frank, Regina	Administrator	Wisconsin Office of the Insurance Commissioner
103	Fritz, Julianne	Chief Business Strategy and Development Officer	NAIC
104	Froemling, Maxine	Chief Financial Examiner	Alaska Division of Insurance
105	Froment, Jillian	Deputy Director	Ohio Department of Insurance
106	Fuldner, Gus	Head of Risk Management	Uber Technologies
107	Fuller, Elizabeth	Executive Director Attorney	USAA
108	Gackenbach, Julie	Principal	Confere Strategies
109	Gamse, Alan	Principal	Semmes, Bowen & Semmes, PC
110	Gardner, Craig	Chief Examiner	Louisiana Department of Insurance
111	Gentry Harney, Tracey	Executive Director of Government Relations	USAA
112	Gilliam, Scott	VP & Government Relations Officer	The Cincinnati Insurance Company
113	Gleason, Angela	Associate Counsel	American Insurance Association
114	Goldblatt, Howard	Director Government Affairs	Coalition Against Insurance Fraud
115	Goldwater, Jr., Barry	Chairman and President	The Goldwater Taplin Group
116	Grandy, Rosann	Forms Bureau Chief	Montana Office of the Insurance Commissioner
117	Greer, Tony	Chief Counsel for Insurance	Tennessee Department of Commerce & Insurance
118	Grinsell, Lynne	Executive Counsel	Travelers
119	Hall, Shanique	CIPR Manager	NAIC
120	Hampton, Thomas	Senior Advisor	Dentons US LLP
121	Harman, Thomas	Associate Editor	AM Best
122	Hartz, Douglas	Principal Consultant	Insurance Regulatory Consulting Group
123	Hatchette, Joy	Associate Commissioner, CEAU	Maryland Insurance Admin
124	Hathorn, Jacob	Attorney	Carlton Fields Jordan Burt, P.A.
125	Hayashida, Colin	Rate and Policy Analysis Manager	Hawaii Insurance Division
126	Heidenreich, Sarah	Legal Counsel	NAIC
127	Hernandez, Teri	Founding Partner	HernandezHQ, LLC
128	Hester, Martin	Deputy Director	Alaska Division of Insurance
129	Hoge, Nettie	Chief Deputy	California Department of Insurance
130	Humphreys, Michael	Assistant Commissioner for Insurance	Tennessee Department of Commerce & Insurance
131	Isely, Catherine	Partner	Butler Rubin
132	Jagiela, Philip	Executive Director	National Limousine Association
133	Jasa, Peg	Legal Counsel	Nebraska Department of Insurance
134	Johnson Piper, Emily	Deputy Commissioner & Chief of Staff	Minnesota Department of Commerce
135	Jones, James	Executive Director	Katie School of Insurance
136	Jones, Dave	Commissioner	California Department of Insurance
137	Jones, Alice	Communications Director	Arkansas Insurance Department
138	Juliff, Sara	Analyst	NAIC
139	Karapiperis, Dimitris	Research Analyst	NAIC
140	Karlinsky, Fred	Shareholder	Colodny Fass Talenfeld Karlinsky Abate & Webb P.A.
141	Keleher, David	Senior P&C Specialist	NAIC
142	Kimble, Amanda	General Counsel	Illinois Department of Insurance
143	Kirby, Cathy	Director, Consumer Services	Michigan Department of Insurance & Financial Services
144	Kish, Keri	Director of Government Relations	NAPSLO
145	Klausmeier, Tracy	Property & Casualty Insurance Division Director	Utah Insurance Department
146	Klein, Jeffrey	Senior VP and Assoc General Counsel	BB&T Insurance Services
147	Knapp, Timothy	Northeast Regional Counsel	Allstate
148	Knighten, Arlene	Executive Counsel	Louisiana Department of Insurance

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As of: August 4, 2014

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150	Kodama, David	Sr. Director	PCI
151	Kopp, Tamara	Receivership Counsel	Missouri Department of Insurance
152	Korty, Tina	General Counsel	Indiana Department of Insurance
153	Kramp, Mark	Owner	Mark L. Kramp Law Office, LLC
154	Ku, Dwight	Assistant General Counsel & Director, Government Affairs	CSAA Insurance Group
155	Larkin-Thorne, Sonja	NAIC Funded Consumer Rep	Consumer Advocate
156	Latham, Russell	Financial Regulation Manager	Oregon Insurance Division
157	Laucher, Joel	Rate Regulation	California Department of Insurance
158	Ledet, Ileana	Deputy Commissioner, Public Affairs	Louisiana Department of Insurance
159	Lee, David	Chief Financial Examiner	Arizona Department of Insurance
160	Lee, Cari	Bureau Director Market Regulation	Wisconsin Office of the Insurance Commissioner
161	Lees, Martha	Senior Policy Advisor	New York Department of Financial Services
162	Long, Alyssa	Attorney	USAA
163	Lovgren, Lori	State Relations Division Executive	NCCI
164	Lucas, Yen	Chief Counsel	Pennsylvania Insurance Department
165	Manders, Steve	Director of Insurance Product Review	Georgia Office of Insurance & Fire Safety
166	Matos, Ignacio	Lawyer	Rexach & Pico, CSP
167	McBride, Gina	Bureau Chief, Consumer Services	Idaho Department of Insurance
168	McCarthy, Victoria	Head of State & Federal Regulatory Affairs	Farmers Insurance Group
169	McGee, Stephanie	Deputy Commissioner	Wyoming Insurance Department
170	McLaughlin, Cathy	Compliance Manager	Wells Fargo Insurance
171	McNair-Grove, Sarah	Actuary	Alaska Division of Insurance
172	McNulty, Art	Deputy Insurance Commissioner for Market Regulation	Pennsylvania Insurance Department
173	McPherson, Chester	Acting Commissioner	DC Department of Insurance Securities & Banking
174	Mead, Michael	President	M.R. Mead & Company, Inc.
175	Meetz, John	State Relations Manager	NAPSLO
176	Mills, James	Chief of Staff / Director of Workers' Compensation and Captive Insurance	Oklahoma Insurance Department
177	Monroe, Steven	Chief Compliance Officer US & Canada	Marsh
178	Montemayor, Jose	Principal	Black Diamond Capital Partners LLP
179	Morante, Teri	Chief Deputy Director	Michigan Department of Insurance & Financial Services
180	Morvari Coyle, Aram	Director - Examination and Regulatory Services	Global Insurance Enterprises Inc.
181	Mottar, Judy	Casualty Actuary	Illinois Department of Insurance
182	Mumford, Jim	First Deputy Commissioner	Iowa Insurance Division
183	Murphy, Joseph	Commissioner	Massachusetts Division of Insurance
184	Nelson, Senator Ben	Chief Executive Officer	NAIC
185	Nelson, Angela	Division Director Market Regulation	Missouri Department of Insurance
186	Newins, Jim	Property and Casualty Division Director	Kansas Insurance Department
187	Noonan, Kay	General Counsel	NAIC
188	Nordman, Eric	Director, Regulatory Services Division & the CIPR	NAIC
189	Obersteadt, Anne	Sr. Researcher	NAIC
190	Odiorne, James	Chief Deputy Commissioner	Washington Office of the Insurance Commissioner
191	O'Malley, Michael	SVP, State Government Affairs	Chubb & Son
192	OMeara, Thomas	Bureau Chief	Iowa Insurance Division
193	Ommen, Doug	Deputy Commissioner	Iowa Insurance Division
194	Ortiz, George	Director of Federal Affairs	Insurance Services Office, Inc.
195	Pachman, Lauren	Policy Analyst, Property & Casualty	American Academy of Actuaries
196	Pafford, Jim	Director	Florida Office of Insurance Regulation
197	Palozzi, Paula	Associate Director	Rhode Island Division of Insurance
198	Paris, Scott	Associate	Nelson Levine de Luca & Hamilton
199	Passmore, Robert	Senior Director- Personal Lines Policy	PCI- Property Casualty Insurers Association of America
200	Peirce, Debra	Chief Market Conduct Examiner	Georgia Office of Insurance & Fire Safety
201	Piazza, Richard	Chief Actuary	Louisiana Department of Insurance
202	Pierre, Yvette	Assistant Director	Bermuda Monetary Authority
203	Pietroluongo, Lou	Senior Vice President for Fraud Prevention and Catastrophe Response	The Goldwater Taplin Group
204	Pizarro, Camilo	Manager	California Department of Insurance
205	Plain, Adam	Insurance Regulation Liaison	Nevada Division of Insurance
206	Pomerantz, Fred	Attorney	Goldberg Segalla
207	Postolowski, John	Deputy Commissioner	Colorado Division of Insurance
208	Preston, Clarissa	Governmental Relations Advisor	Adams and Reese LLP
209	Prochoroff, Alan	Editor	Insurance Compliance Insight
210	Prokop, Jason	Chief of Staff to the CEO	NAIC
211	Provost, David	Deputy Commissioner, Captive Insurance	Vermont Department of Financial Regulation
212	Pugsley, Edwin	Chief Market Conduct Examiner	New Hampshire Insurance Department
213	Querfeld, Kathleen	Counsel	Hartford Financial Services Group, Inc.
214	Ramge, Bruce	Director	Nebraska Department of Insurance
215	Rapp, William	Assistant Director of Public Policy	American Academy of Actuaries
216	Record, Thomas	Senior Staff Attorney	Maine Bureau of Insurance
217	Regan, Matt	Director of Market Conduct	Massachusetts Division of Insurance
218	Rexach, Ralph	Lawyer	REXACH & PICO
219	Rich, Todd	Chief Deputy Commissioner	Nevada Division of Insurance
220	Richardson, Barbara	Director	New Hampshire Insurance Department
221	Robben, Sara	Statistical Advisor	NAIC
222	Rodriguez, Eduardo	Government Relations Attorney	Assurant

2014 CIPR Summer Event: Participant List

As of: August 4, 2014

223	Rouleau, Christina	Director of Market Regulation	Vermont Department of Financial Regulation
224	Rude, Jeff	Senior Policy & Planning Analyst	Wyoming Insurance Department
225	Sagat, Mark	Counsel and Manager, Financial Policy & Legislation	NAIC
226	Saito, Sanford	Captive Insurance Examiner	Hawaii Insurance Division
227	Salazar, Marguerite	Commissioner	Colorado Division of Insurance
228	Sampson, Kate	VP Insurance Solutions	Lyft
229	Sanchez, Becky	Government Affairs Counsel	American Family Insurance
230	Savage, Marcy	Acting Assistant Deputy Director	Illinois Department of Insurance
231	Sciacchetano, Gail	Deputy General Counsel	NAIC
232	Scism, Leslie	Staff Reporter and News Editor	The Wall Street Journal
233	Scott, JoAnne	Assistant Deputy Commissioner	Virginia Bureau of Insurance
234	Scott, Curtis	Senior Counsel, Insurance	Uber Technologies Inc.
235	Serio, Gregory	Partner	Park Strategies.com
236	Serna, Eric	General Counsel	The Goldwater Taplin Group
237	Sevi, Michael	Senior Compliance Officer	Marsh
238	Shemanske, Jan	Asst. Secretary	W. R. Berkley Corporation
239	Sherman, Tanya	Sr. Market Analysis Manager	Regulatory Insurance Services (RIS)
240	Shipp, Sharon	Compliance Analyst	DC Department of Insurance Securities & Banking
241	Short, Bruce	Chief Financial Officer	James River Insurance Company
242	Shultz, Chris	Deputy Commissioner, Community Programs	California Department of Insurance
243	Simon, Gale	Asst. Commissioner	New Jersey Department of Insurance
244	Sivley, Trey	Director, Insurance Financial Oversight	Georgia Office of Insurance & Fire Safety
245	Slape, Doug	Chief Analyst	Texas Department of Insurance
246	Sloan, Ronda	Public Information Officer	Kentucky Department of Insurance
247	Smith, Paula	Counsel - Corp Govt Affairs	Kentucky Farm Bureau
248	Smith, Roger	Compliance Director	Ryan Specialty Group
249	Smith, Bryan	Market Regulation Analyst	Kentucky Department of Insurance
250	Snell, Deena	State Affairs Manager	Zurich
251	Snyder, David	Vice President	PCIAA
252	Sonnichsen, Ethan	Director of Government Relations	NAIC
253	Sornson, Carl	Managing Actuary	New Jersey Insurance Department
254	Stephens, James	Deputy Director	Illinois Department of Insurance
255	Stewart, Matt	Deputy Commissioner of Insurance Fraud	Louisiana Department of Insurance
256	Stewart, Donna	Insurance Standards Consultant	Wyoming Insurance Department
257	Stringer, Brooke	Financial Policy and Legislative Advisor	NAIC
258	Stryker, Susan	Attorney	Bressler Amery & Ross
259	Tanhehco, Eflen	Supervisory Health Actuary	DC Department of Insurance Securities & Banking
260	Taplin, Norman	CEO	The Goldwater Taplin Group
261	Taylor, Mary	Lieutenant Governor/Director	State of Ohio
262	Taylor, Jaclyn	Government Relations Employee Programs Leader	Westfield Group
263	Tomchik, Ben	Public Affairs Manager	American Insurance Association
264	Travis, Tom	NAIC Coordinator	Louisiana Department of Insurance
265	Turchi, John	Deputy Commissioner	Massachusetts Division of Insurance
266	Vande Hey, Tim	Deputy Commissioner - Insurance Division	Minnesota Department of Commerce
267	Vigliaturo, Phil	Property and Casualty Actuary	Minnesota Department of Commerce
268	Wade, Mark	Deputy Superintendent Property & Casualty	New York Department of Financial Services
269	Wake, Robert	General Counsel	Maine Bureau of Insurance
270	Wallace, Petra	Market Regulation Specialist	NAIC
271	Ward, Barry	Deputy Commissioner Licensing and Compliance	Louisiana Department of Insurance
272	Watkins, Bob	Associate General Counsel	State Farm Insurance Cos
273	Wellington, Michael	ISD SPL Relationship Sr. Mgr.	NAIC
274	Welsh, Tom	Attorney	Orrick Herrington Sutcliffe, LLP
275	Wilkes, Brad	Lead Counsel	Assurant, Inc.
276	Wilson, David	CEO & SDIC	California Conservation & Liquidation Office
277	Witten, Margaret	General Counsel	Georgia Office of Insurance & Fire Safety
278	Woody, Jim	Chief Financial Officer	NAIC
279	Wooley, Derek	Senior Vice President for Industry and Regulatory Coordination	The Goldwater Taplin Group
280	Worman, Mark	Manager, Personal and Commercial Lines Office	Texas Department of Insurance
281	Wrynn, James	Partner	Goldberg Segalla LLP
282	Yang, Erin	Government Relations Media Strategist	NAIC
283	Yass, Robert	Vice President and Assistant General Counsel	Hartford Financial Services Group, Inc.
284	Yuen, Paul	Chief Deputy Insurance Commissioner	Hawaii Insurance Division
285	Zayac, Nicole	Counsel	Mayer Brown LLP
286	Zito, Mollie	Chief Legal Counsel	Wisconsin Office of the Insurance Commissioner



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"I have really enjoyed the PIR program. It has enhanced my skills as a regulator by increasing my knowledge of both the industry and the regulatory tools that I have at my disposal. One of my favorite things about the program is the opportunity to attend instructor-led NAIC courses and associate with other regulators. There is no substitute for learning from other regulators personal experiences...Dan

"Through the NAIC Designation Program I have been able to work, learn, accomplish and excel in insurance regulatory areas outside of my duties. The program gave me the opportunity to broaden my knowledge beyond the basic insurance scope and think outside the box."...Vanessa

If you are a state insurance department employee, we invite you to sign up and learn how this program can help you achieve your personal goals.

Visit us at http://www.naic.org/education_designation.htm

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By Shanique (Nikki) Hall, CIPR Manager

In a concerted effort to become the go-to site for regulatory and public policy information, the NAIC's Center for Insurance Policy and Research (CIPR) is diligently working to improve its public offerings. The CIPR was established in 2009 to leverage the resources of several NAIC departments in order to support the collection and dissemination of information and analysis for use by state and federal officials, agencies, policymakers and insurance consumers. The formation of the CIPR expands regulatory support services by distributing the research and analysis that takes place within NAIC.

To achieve this mission, the CIPR publishes a quarterly *CIPR Newsletter*, as well as special reports and studies to provide the public with information on developing trends in the insurance industry and to enhance the awareness and understanding of key insurance issues. In addition, the CIPR hosts four annual events that offer a forum for opinion and discussion on major insurance regulatory issues. This article will discuss some of the recent improvements made that we hope will help meet that goal.

◆ CIPR WEBSITE

Central to the communication of NAIC research and public policy activities is the CIPR website, which is a recent enhancement to the NAIC home page. Within the CIPR site is a host of information on current insurance regulatory developments, ongoing CIPR projects and coverage of a wide range of insurance topics and issues. Moreover, content from the Government Relations division of the NAIC—such as issue briefs and Congressional testimony—has been added to the CIPR site to serve as a central point of information-gathering.

The CIPR site is divided into four principle areas: (1) Home; (2) Key Issues; (3) Special Reports and Studies; and (4) Statistics. The CIPR home page is where you can find what's new on the site, including the most recent *CIPR Newsletter*. Also available on the home page is information on upcoming and past CIPR events; including, presentations, audio and handout material from the events. Our goal is to make it easy for the user to locate topical information on insurance and insurance regulatory topics.

◆ KEY ISSUES

A recent enhancement to the CIPR site is its A–Z Topic listing of key insurance issues. The A–Z Topic listing contains a wealth of information on a wide range of regulatory and insurance industry-specific topics. It is a great research tool for regulators, consumers, industry and academia. Each topic page includes a detailed summary of the topic and issues,

and is supported by reference documents, including links to presentations, speeches, NAIC news releases and actions, articles and special reports. References to the current NAIC committee task force or working group active on the topic is also included, as well as an NAIC contact for any questions.

Currently, there are more than 80 topics included in the A–Z Topic listing, such as: accreditation, flood insurance, the EU-U.S. Dialogue Project, insurance-linked securities, natural catastrophes and workers' compensation. The A–Z Topic listing is steadily growing; more than 40 topics were added in 2012 and another 40 (or more) are expected to be added to the listing this year.

◆ SPECIAL REPORTS AND STUDIES

The CIPR site also provides access to special reports and studies on major regulatory and public policy issues in insurance. Here you will find studies written by CIPR distinguished scholars and researchers; former NAIC CEO Therese M. Vaughan, Ph.D.; insurance industry experts; academics; and other NAIC staff. Selected articles from the *Journal of Insurance* are also available.

Moreover, NAIC Industry Snapshots and Analysis Reports were recently made available on the CIPR site. Produced by the Financial Regulatory Services Department, these reports provide an overview of insurer statutory filings and assist consumers in better understanding developing trends in the insurance industry. They cover the property/casualty, title, life, fraternal and health insurance industries.

◆ STATISTICS

The NAIC Statistics page is another pivotal element of the CIPR site. This page provides a collection of key facts and market trends for a particular state, such as: the number of insurance companies in each state; the number of captive insurance companies in the states; total direct premium; select insurance department data for the states; cost of regulation in the states; insurance industry employment in each state; and gross domestic product for the states. For comparison, national key facts and trends are also available. In addition, premium volumes for the 50 largest markets worldwide, as well as sample reports from the NAIC Research and Actuarial Department, are also provided.

◆ SUMMARY

We hope you will make use of these tools. The CIPR is always open to suggestions. If you have an issue you believe we should cover, please let us know. Send your suggestions, compliments (we like those) and criticisms to shall@naic.org.

The CIPR serves: federal and state lawmakers; federal and state regulatory agencies; international regulatory agencies; and insurance consumers. It enhances intergovernmental cooperation and awareness, improving consumer protection while promoting legitimate marketplace competition. The site provides information on current insurance regulatory developments, ongoing CIPR projects, and coverage of a wide-range of insurance industry topics.

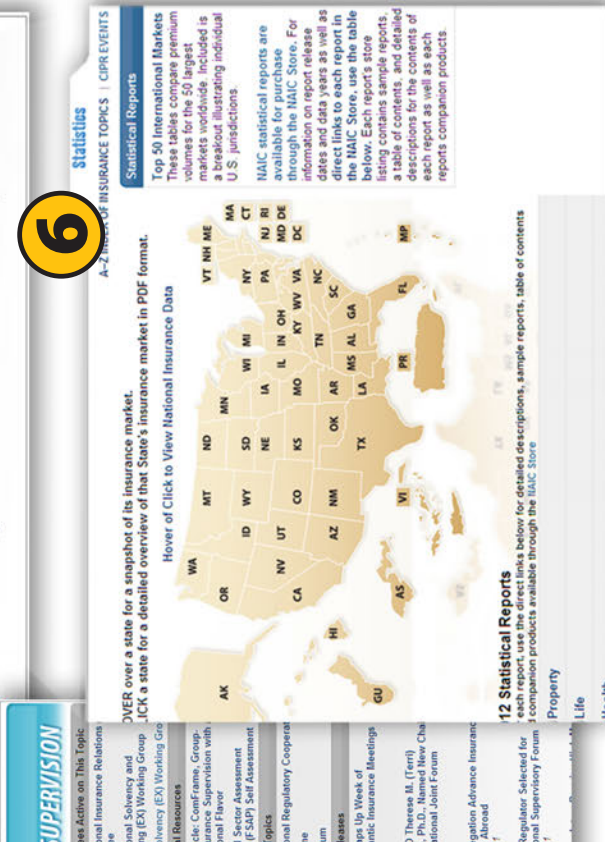
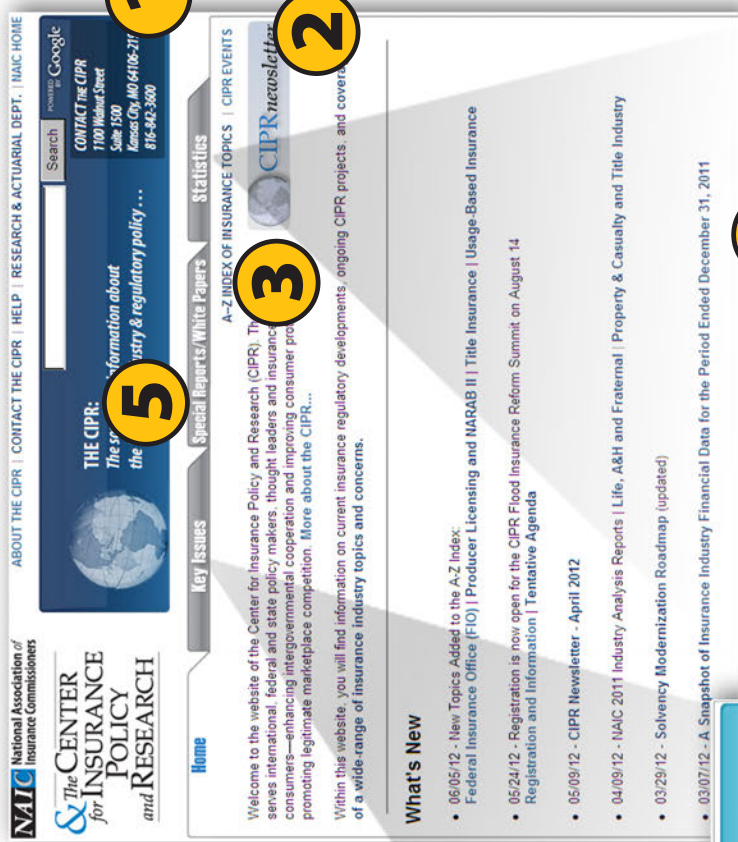
The CIPR's organization and navigation shares many of the same elements the NAIC home page as described on Page 1.

Here are the highlights unique to CIPR pages:

1. The NAIC's Central Office/CIPR staff can provide a great deal of information to regulators and lawmakers. Contact information providing direct access to them is vital to the CIPR site's function.
2. Click to see the most current as well as archived issues of the CIPR Newsletter.
3. The A-Z Index of Insurance topics and issues. Click to see detailed analysis and documentation on a wide range of insurance topics and issues.
4. The Key Issues section includes a topical listing of key insurance regulatory issues.

NAIC Web Site Support
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