

2012 Summer National Meeting  
Atlanta, GA

**PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE**  
**MARKET REGULATION AND CONSUMER AFFAIRS (D) COMMITTEE**

Public Hearing on Lender-Placed Insurance

Thursday, August 9, 2012

1:00 – 5:00 p.m.

Atlanta Marriott Marquis—Room A601—Atrium Level

**ROLL CALL**

**Property and Casualty Insurance (C) Committee**

Mike Chaney, Chair	Mississippi		
Merle D. Scheiber, Vice Chair	South Dakota	James J. Donelon	Louisiana
Jim L. Ridling	Alabama	Eric A. Cioppa	Maine
Jay Bradford	Arkansas	Joseph G. Murphy	Massachusetts
Kevin M. McCarty	Florida	John G. Franchini	New Mexico
Gordon I. Ito	Hawaii	Eleanor Kitzman	Texas
William W. Deal	Idaho	Mike Kreidler	Washington

**Market Regulation and Consumer Affairs (D) Committee**

Sharon P. Clark, Chair	Kentucky		
Stephen W. Robertson, Vice Chair	Indiana	John D. Doak	Oklahoma
Andrew Boron	Illinois	Michael F. Consedine	Pennsylvania
Therese M. Goldsmith	Maryland	Stephen W. Kimbell	Vermont
Scott J. Kipper	Nevada	Mike Kreidler	Washington
Kenneth E. Kobylowski	New Jersey	Michael D. Riley	West Virginia
Wayne Goodwin	North Carolina	Tom C. Hirsig	Wyoming

**AGENDA**

- Opening Remarks and Welcome**— *Commissioner Mike Chaney (MS)* 5 Minutes
- Overview of Product and Basic Consumer Issues**—*Birny Birnbaum (Center for Economic Justice)* 30 Minutes
- Consumer Perspectives**—*Birny Birnbaum (Center for Economic Justice) and Peter Kochenburger (University of Connecticut)* 30 Minutes
- Association and Economic Perspectives**—*Robert Hartwig (Insurance Information Institute) and Kevin McKecknie (American Bankers Insurance Association)* 50 Minutes
- Actuarial Perspectives**—*John Rollins (Rollins Analytics) and Sheri Scott (Milliman)* 30 Minutes
- Insurer Perspectives**—*John Frobose (Assurant), Joseph Markowicz (PRP Claims), James Novak (QBE First), Michael Pickens and James Votta (Ernst and Young).* 50 Minutes
- Discussion**—*Birny Birnbaum (Center for Economic Justice), John Frobose (Assurant), Robert Hartwig (Insurance Information Institute) and Kevin McKecknie (American Bankers Insurance Association)* 40 Minutes
- Concluding Remarks**— *Commissioner Sharon P. Clark (KY)* 5 Minutes

**Written testimony submitted by presenters and other interested parties will be posted to the NAIC website  
Thursday, Aug. 9, 2012.**