



National Association of
Insurance Commissioners

& The CENTER
for INSURANCE
POLICY
and RESEARCH

CIPR Summer Event: All Things Earthquake



August 14, 2015
Chicago, Illinois

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WELCOME MESSAGE



Welcome to the NAIC Center for Insurance Policy and Research (CIPR) Event: *All Things Earthquake*. The mission for the CIPR is to serve federal and state lawmakers, federal and state regulatory agencies, international regulatory agencies, and insurance consumers, by enhancing intergovernmental cooperation and awareness, improving consumer protection and promoting legitimate marketplace competition. To help achieve this mission, the CIPR hosts four annual events that bring together a number of dynamic and informative speakers and panelists. These events offer a forum for opinion and discussion on major insurance regulatory issues.

This event will cover a variety of topics related to earthquake exposures and challenges; including the importance of adequate insurance coverage; the role of mitigation in addressing exposure to earthquake loss; scientific research on the potential for activities related to hydraulic fracturing and waste water disposal to cause earthquakes; modeling considerations; and insurance industry and insurance regulatory concerns and activities related to earthquake exposure.

While you are here, I encourage you to take some time to explore the Chicago area. I hope you enjoy the event and your stay!

Sincerely,
Eric Nordman
Director of CIPR and Regulatory Services

CIPR Event: All Things Earthquake

August 14, 2015

Hyatt Regency Chicago, Chicago, IL
Regency B—Gold Level—West Tower

12:30 Registration Check-in

1:00 Opening Remarks

John D. Doak, Oklahoma Insurance Commissioner

Introduction: Overview of the Program

1:05 Session 1: Keynote Address

The Honorable Glenn Pomeroy, Chief Executive Officer, California Earthquake Authority

Earthquake Exposures and Challenges:

Mr. Pomeroy will share his experience with the California Earthquake Authority and with the February 2011, Christchurch, New Zealand earthquake. He will discuss the importance of mitigation and adequate insurance coverage.

1:35 Session 2: Scientific Discussion

Steve Horton, PhD, Geophysicist, University of Memphis Center for Earthquake Research and Information (CERI); Kyle E. Murray, PhD, Hydrogeologist, Oklahoma Geological Survey; and Don Windeler, Senior Director, Risk Management Solutions (RMS)

The discussion will explore the scientific research on the potential for activities related to hydraulic fracturing and waste water disposal to cause earthquakes. It will also include discussion on modeling for earthquake exposure.

2:45 Break (Refreshments Served)

3:00 Session 3: Stakeholder Panel

Moderator: Mike Chaney, Mississippi Insurance Commissioner

Panelists: Steve Everley, Senior Director, Energy in Depth; David Kodama, Senior Director of Research & Policy Analysis, Property Casualty Insurers Association of America; Joseph Kelleher, Insurance Attorney, Drinker Biddle & Reath, LLP; and Rob Walling, the American Academy of Actuaries.

Representatives from the legal, oil and gas and insurance industries will discuss their views on hydraulic fracturing and loss mitigation for the earthquake exposure.

3:50 Break

4:00 Session 4: Regulator Panel

Moderator: John D. Doak, Oklahoma Insurance Commissioner

*Panelists: Director Lori Wing-Heier (AK), Angela Nelson (MO), Gordon Amini (OK),
The Honorable Glenn Pomeroy (CEA)*

A panel of insurance regulators will discuss their experiences with exposure to earthquakes, significant events causing them concern and the role of mitigation in addressing exposure to earthquake loss.

4:50 Closing Remarks

John D. Doak, Oklahoma Insurance Commissioner



John D. Doak, Commissioner—Oklahoma Department of Insurance

In January 2011, John D. Doak became the 12th Insurance Commissioner of Oklahoma. He was sworn in to office for a second term on January 12, 2015, after receiving 77 percent of the vote.

Doak graduated from the University of Oklahoma with a Bachelor of Arts in Political Science. Shortly after graduation, Doak opened a successful insurance business in Tulsa.

As his career thrived, Doak worked in numerous roles within the insurance industry. He served as an executive for several risk and insurance service companies including Marsh, Aon, HNI and Ascension.

Under Commissioner Doak's leadership, each year the Oklahoma Insurance Department has operated under budget. In the last four years, the Department has returned a total of \$22.5 million in unspent funds to the state treasury and has generated more than \$1 billion in revenue for the State of Oklahoma.

As an active member of the National Association of Insurance Commissioners, Doak is the Vice Chair of the Property and Casualty Insurance Committee, the Chair of the American Indian and Alaska Native Liaison Committee, and a member of the International Insurance Relations Committee. Doak also shapes important national insurance policy issues as a member of the Government Relations Leadership Council.

Doak is committed to protecting all Oklahomans by his pledge to visit all 77 counties annually. During his visits, which he has done each year since taking office, he promotes public awareness of important insurance issues through education and community outreach.

Doak and his wife Debby live in Tulsa with their children, Zack and Kasey. They are members of the South Tulsa Baptist Church.



Gordon Amini, General Counsel—Oklahoma Department of Insurance

Gordon Amini was named General Counsel of the Oklahoma Insurance Department in April 2015. He held the same title when he previously worked at the Department in 1981. Mr. Amini returned to the Department in 2014 after retiring from Physician Liability Insurance Company (PLICO) as Senior Vice President and General Counsel.

Mr. Amini has been a board member for the Oklahoma Association of Life Insurance Companies and the Oklahoma Life and Health Insurance Guaranty Association and has served as State Vice President of the American Council of Life Insurance. Prior to working at PLICO, he was Senior Vice President and General Counsel for C.L. Frates and Company and First Life Assurance Company. He attended the Oklahoma City University School of Law.



Mike Chaney, Commissioner—Mississippi Insurance Department

Commissioner Mike Chaney is currently serving his second term as Mississippi Commissioner. Prior to his election, Commissioner Chaney served in the Mississippi House of Representatives and the Mississippi Senate with a combined total of 15 years of service.

Commissioner Chaney is a businessman with a strong background in international business, energy, technology and agriculture. He is a strong advocate for consumers. He has served on numerous civic, religious and community development entities. He is also a Rotarian and Paul Harris Fellow. He is a past president of the Republican Elected Officials of Mississippi and serves on the state Republican Executive Committee. He is a graduate of Mississippi State University and was inducted into the University's Insurance Hall of Fame. He has also received the Distinguished Service Award from the University of Mississippi's (Ole Miss) Risk Management and Insurance program and its Professional Society.

Commissioner Chaney was named one of the top insurance professionals of 2013 by Insurance Business America Magazine in the magazine's special January/February issue of Hot 100 Insurance Professionals of 2013. Chaney had the distinction of being the only State Insurance Commissioner on a list that was comprised of company presidents, CEOs and experts; a governor; state and national legislators; and industry information executives.

Commissioner Chaney has served four terms as chairman of the NAIC Property and Casualty (C) Committee. He is a veteran of the U.S. Army, having served in Vietnam from 1968 to 1969.

Commissioner Chaney and his wife, Mary, have three children and eight grandchildren.



Steve Everley, Senior Advisor—Energy In Depth (EID)

Steve Everley currently serves as senior advisor to Energy In Depth (EID), a research and education program of the Independent Petroleum Association of America. EID focuses on informing key public audiences about the promise and potential of responsibly developing America’s onshore energy resources—especially the abundant sources of oil and natural gas from shale and other “tight” reservoirs across the country.

Prior to joining Energy in Depth, Steve served as an energy policy adviser to former House Speaker Newt Gingrich



**Stephen P. Horton Ph. D., Research Scientist and Graduate Faculty
Member—University of Memphis Center for Earthquake Research
and Information**

As a research scientist and graduate faculty at the Center for Earthquake Research and Information at the University of Memphis, Stephen P. Horton serves on the West Tennessee Seismic Safety Commission and has reviewed the site application of a Nuclear Power Plant for the Nuclear Regulatory Agency. He participates in public forums on seismic hazard in the central U.S. and heads the rapid field response program at the University of Memphis that collects valuable data from significant earthquakes around the world.

Dr. Horton's research focus is intraplate seismicity and seismic hazard. Since 2009 he and his students have investigated the occurrence of induced earthquakes related to the increased disposal of waste fluids into the subsurface for the energy industry.



Joseph M. Kelleher, Litigator and Trial Attorney, Insurance Department—Drinker Biddle & Reath

Joseph M. Kelleher is a litigator and trial attorney in the Insurance Department of Drinker Biddle & Reath whose national practice involves a wide range of civil litigation, including commercial disputes and insurance coverage matters.

Mr. Kelleher's insurance practice is broad-based having represented clients on both sides of the industry. On the life insurance side, he represents insurers in declaratory judgment actions seeking to have stranger-originated life insurance (STOLI) policies declared void ab initio. On the property and casualty side, he counsels clients in connection with a variety of complex coverage issues. Being from the great Commonwealth of Pennsylvania, he has a particular interest in the intersection of the hydraulic fracturing industry and the world of insurance.

Last summer, he and a colleague participated in a panel discussion on this topic as part of the University of Toronto, Munk School of Global Affairs' Symposium on Water and Hydraulic Fracturing in Canada. Mr. Kelleher's primary professional focus in fracking relates to the implications for property and casualty insurers who will be called upon to cover fracking related risks.



David Kodama, Assistant Vice President of Research and Policy Analysis—Property and Casualty Insurers Association of America

David Kodama is responsible for technical analysis of legislative and regulatory policy development related to various issues including surplus lines and non-admitted business, natural catastrophes including risk modeling and climate change, terrorism risk and the federal TRIA program, and federal financial regulatory reform and systemic risk for the Property and Casualty Insurers of American (PCI.) Mr. Kodama also represents PCI as a member of the Advisory Board for the Insurance Research Council.

Prior to joining PCI in 2006, Mr. Kodama worked for CNA Insurance Companies, advancing through the actuarial program to director and actuarial manager. He left CNA Insurance Companies to join the risk management division of Kemper Insurance Companies as the western regional actuary in Los Angeles. After spending a few years in California, Mr. Kodama returned to Chicago and CNA Insurance Companies where he proceeded to hold the positions of actuarial manager and business operations director in the Excess and Surplus Lines division.

Kodama received his Bachelor's degree in Mathematics, with an Actuarial Science option from Pennsylvania State University.



Dr. Kyle E. Murray, Hydrogeologist—Oklahoma Geological Survey

Dr. Kyle E. Murray is a Hydrogeologist for the Oklahoma Geological Survey (OGS) and Adjunct Faculty for the ConocoPhillips School of Geology and Geophysics at the University of Oklahoma (OU.) He earned a BA in Geography/Environmental from Shippensburg University in his home state of Pennsylvania, an MS in Hydrogeology from Wright State University of Ohio, and a PhD in Geological Engineering from Colorado

School of Mines.

Prior to joining OGS and OU, he worked at the University of Texas at San Antonio (UTSA), as an environmental consultant in Denver, and as a GIS specialist in the Geologic Division of the USGS Central Region. As the OGS Hydrogeologist, he investigates physical and chemical properties of geologic materials that store and produce fluids, and conducts regional-scale studies of water, earth, and environmental resources. Water management in the energy industry is his current primary research area, which includes study of water use in exploration and production, co-production of petroleum and water, saltwater management, disposal, recycle, and reuse. Because of the recent increase in seismic activity in Oklahoma, Dr. Murray is partnering with other geoscientists to understand relationships between geologic factors, resource management, and seismicity.



Angela Nelson, Director, Division of Market Regulation—Missouri Department of Insurance

The Director of the Market Regulation Division, Angela Nelson has been with the Missouri Department of Insurance since 2002.

Before leading the Market Regulation Division, Ms. Nelson was the Director of the Consumer Affairs Division. Through the efforts of her division, Missouri consumers recovered an additional \$19.2 million dollars in 2011, a record amount for the Division. In that position, she led the department's recovery efforts on behalf of victims of the May 22 Joplin tornado. She received the Graduate College Award in 2012 from William Woods University in recognition of her efforts on behalf of Missouri insurance consumers.

Ms. Nelson actively participates in the National Association of Insurance Commissioners (NAIC.) She currently serves as chair of the Transparency and Readability Subgroup (C), Consumer Information Subgroup (B) and the Consumer Outreach and Assistance Post-Disaster Subgroup (C).

She graduated summa cum laude with a bachelor's degree in Management and earned an MBA from William Woods University.



Glenn Pomeroy, Chief Executive Officer —California Earthquake Authority

Glenn Pomeroy is the Chief Executive Officer for the California Earthquake Authority (CEA), which is dedicated to helping California homeowners prepare for damaging earthquakes through education, mitigation and insurance. Since joining the CEA in April, 2008, Mr. Pomeroy has worked to drive innovation throughout the organization, drawing upon his deep experience from both the public and private

sectors.

He earned his law degree in his home state of North Dakota and began his career in public service when he was elected to the North Dakota House of Representatives at age 22. Following six years of legislative service, Mr. Pomeroy continued serving the state as County Prosecutor, Assistant Attorney General, and North Dakota Securities Commissioner. In 1992, he was elected North Dakota Insurance Commissioner and re-elected to the post four years later. His colleagues in the National Association of Insurance Commissioners selected Commissioner Pomeroy to serve as President of that organization, and he guided a number of initiatives on behalf of the nation's insurance commissioners.

Mr. Pomeroy began work in the private sector in 2001, when he and his family relocated to Overland Park, Kansas where he became head of Government and Regulatory Affairs for GE Insurance Solutions. After Swiss Re acquired the business from GE in 2006, he performed a similar role for Swiss Re until joining the CEA in 2008.



Don Windeler, Senior Director, Training and Education—Risk Management Solutions

Don Windeler is responsible for development and delivery of client training on catastrophe modeling and RMS’ product suite, as well as the Certified Catastrophe Risk Analyst (CCRA) certification program. After joining RMS’ California office in 1993, Mr. Windeler spent thirteen years developing and supporting earthquake risk models for territories across the globe, leading the earthquake hazards practice from 2003 through 2006.

He has also held the position of product manager for earthquake models in the Americas, responsible for communicating technical aspects of earthquake risk in and driving the future model development agenda at RMS for these regions. Mr. Windeler graduated magna cum laude from Michigan Technological University with a BS in geological engineering, and received his MS in applied earth sciences from Stanford University. He is a Professional Geologist in the State of California.



Lori Wing-Heier, Director—State of Alaska Department of Commerce, Community and Economic Development, Division of Insurance.

Lori Wing-Heier was appointed as the new Director of the Division of Insurance in February 2014. She has approximately 30-years of experience in the insurance industry, which includes experience as a broker and an agent. She most recently served as the director of risk management at a large ANCSA corporation where she designed and implemented a comprehensive enterprise-wide risk management program. She also served as senior vice-president at a national brokerage working with Alaskan entities throughout the state and as president of the Alaska Independent Insurance Agents and Brokers, Inc.

Director Wing-Heier attended North Central Michigan College and holds the Certified Insurance Counselor (CIC) and Certified Risk Manager (CRM) designations. As Division Director, she oversees and enforces the "Division's mission to regulate the insurance industry to protect Alaskan consumers." She is a thirty-year resident of Alaska and she makes her home with her family in Anchorage, where the Insurance Director position is located.

Insurance Regulator Professional Designation Program Learning Objectives

At the completion of this program, attendees will be able to:

- Explain the importance of adequate insurance coverage in earthquake preparedness.
- Explain the role of mitigation in addressing exposure to earthquake loss.
- Explain how seismic activity in Oklahoma has changed from 1882 to present.
- Explain scientific research on the potential for activities related to hydraulic fracturing and waste water disposal to cause earthquakes.
- Identify natural versus triggered seismicity and the influence of geologic factors, oil and gas activity and saltwater management.
- Explain modeling considerations for earthquake exposure.
- Identify insurance industry and insurance regulatory concerns and activities related to earthquake exposure.



This is an NAIC Insurance Regulator Professional Designated program eligible for 5.5 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 sent to the e-mail address used to register for the event.



NAIC Insurance Regulator Professional Designation Program

- *comprehensive, customizable, content-rich curriculum... directly from the NAIC*

Over 800 enrollments and growing...our designations have been designed to assure that regulators have a basic understanding of market, solvency, and rates and forms regulation at the APIR level, specialized training in regulatory concepts at the PIR level, leadership training at the SPIR level and a focused understanding of investments at the IPIR level. We continue to add new course opportunities at the PIR level and the new IPIR courses are rolling out at a rapid pace!

What Regulators Have to Say:

"The APIR program was a well- rounded program that gave me a clear picture of how I fit into the overall regulatory setting. The background obtained through these classes has improved my ability and confidence to perform as a regulator immensely, and I believe there is something here for everyone."...David

"The APIR has provided me with a wonderful opportunity to learn from and interact with regulators across the country (and our U.S. territories). I think the NAIC will be of growing importance to all of us in the future and we should not miss the opportunity to learn from the wealth of knowledge and experience it offers to us."...Richie

"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

MEET THE CIPR TEAM



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 24 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.



Kris DeFrain is the NAIC Director of the Research and Actuarial Department. She is currently charged as primary NAIC staff for the Principle-Based Reserving and the Casualty Actuarial and Statistical Task Forces. She manages a staff of actuaries, statistical analysts, insurance contract experts, economists, and research analysts working on regulatory solvency- and market-related issues, providing regulatory services, and conducting research for the Center for Insurance Policy and Research. She received her bachelor's degree in finance/actuarial science from the University of Nebraska in 1989. Ms. DeFrain received her FCAS designation from the Casualty Actuarial Society (CAS), where she previously served as Vice President—International. She is a member of the American Academy of Actuaries and a Chartered Property & Casualty Underwriter.



Shanique (Nikki) Hall is the manager of the NAIC Center for Insurance Policy and Research (CIPR). She joined the NAIC in 2000 and currently oversees the research, production and editorial aspects of the CIPR Newsletter and website, among other responsibilities. Ms. Hall has more than 20 years of capital markets and insurance expertise and has authored numerous articles on key and emerging insurance regulatory issues. She began her career at J.P. Morgan Securities in the Global Economic Research Division where she worked closely with the chief economist to publish research on the principal forces shaping the economy and financial markets. Ms. Hall has a bachelor's degree in economics and an MBA in finance. She also studied abroad at the London School of Economics.



Anne Obersteadt is a researcher with the NAIC Center for Insurance Policy and Research (CIPR). She has 15 years of experience with the NAIC performing financial, statistical and research analysis on all insurance sectors. In her current role, she has authored several articles for the CIPR Newsletter, a CIPR Study on the State of the Life Insurance Industry, organized forums on insurance related issues, and provided support for NAIC working groups. Before joining CIPR, she worked in other NAIC Departments where she published statistical reports, provided insurance guidance and statistical data for external parties, analyzed insurer financial filings for solvency issues, and authored commentaries on the financial performance of the life and property/casualty insurance sectors. Prior to the NAIC, she worked as a commercial loan officer at U.S. Bank. Ms. Obersteadt has a bachelor's degree in business administration and an MBA in finance.



Dimitris Karapiperis joined the NAIC in 2001 and he is a researcher with the NAIC Center for Insurance Policy and Research. He has worked for more than 15 years as an economist and analyst in the financial services industry, focusing on economic, financial market and insurance industry trends and developments. Karapiperis studied economics and finance at Rutgers University and the New School for Social Research, and he developed an extensive research background while working in the public and private sector.

CIPR EVENTS

The CIPR holds four events each year—three events during each of the NAIC National Meetings and one off-site event. For more information on our past events, **including presentations and audio**, please visit our website at: www.naic.org/cipr_events.htm.

2015 Events

- Boom or Bust? A Look into Retirement Issues Facing Baby Boomers Symposium (June 15-16)
- Risk of Pandemics to the Insurance Industry (Mar. 27)

2014 Events

- Navigating Interest Rate Risk in the Life Insurance Industry (Nov. 19)
- Implications for Increasing Catastrophe Volatility on Insurers and Consumers Symposium (Oct. 7-8)
- Commercial Ride-Sharing and Car-Sharing Issues (Aug. 16)
- Insuring Cyber Liability Risk (Mar. 28)

2013 Events

- The Future of Automobile Insurance: Telematics in the U.S. (Dec. 16)
- Exploring Insurers' Liabilities Summit (Aug. 27)
- Health Care Reform - Tools for Oversight and Assistance in the Marketplace Symposium (Apr. 30-May 1)
- Insurance for Acts of Terrorism (Apr. 9)

2012 Events

- Financing Home Ownership Luncheon (Nov. 30)
- State of the Life Insurance Industry: Implications of Industry Trends Symposium (Oct. 25-26)
- Flood Insurance Summit (Aug. 14)

2011 Events

- Conference on Transatlantic Insurance Group Supervision (Sep. 7-8)

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.

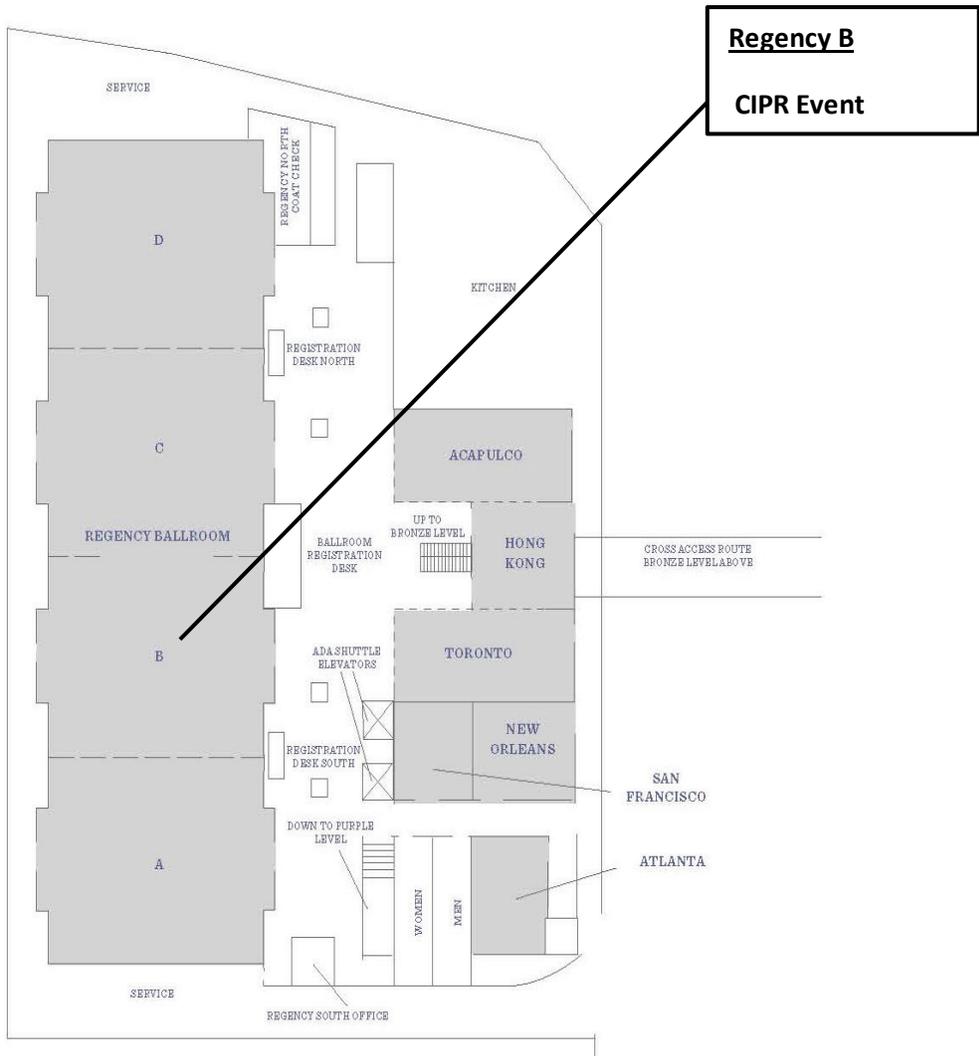
NAIC Web Site Support
 Contact Information:

1. NAIC Help Desk:
 Phone 816.783.8500
 E-mail help@naic.org
 fax 816.460.7456
2. NAIC Web Team: webpost@naic.org
3. NAIC Communications: news@naic.org



Hyatt Regency Chicago

FLOOR PLAN
Gold Level (West Tower)

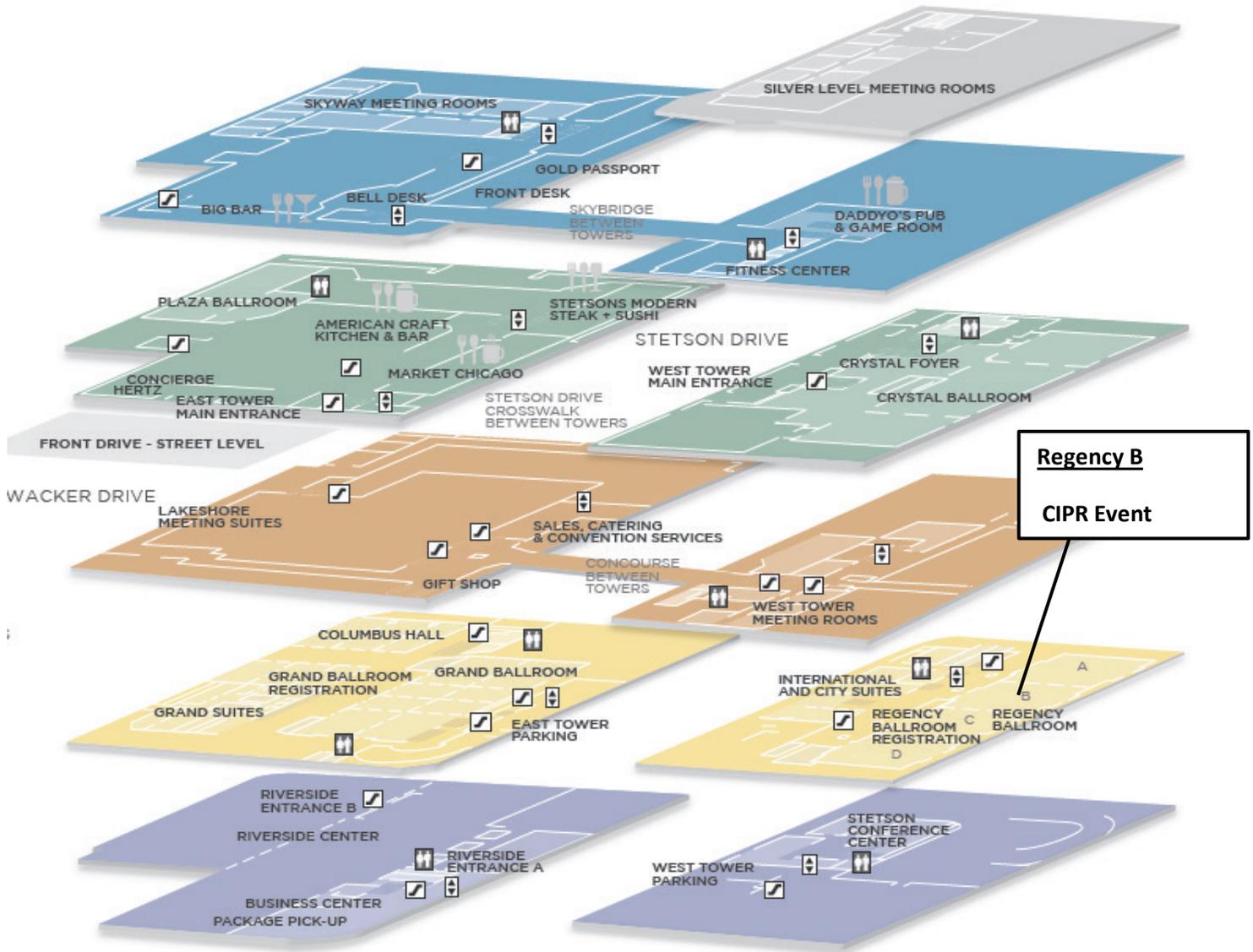


Gold Level West Tower

Meeting Rooms Maps

EAST TOWER

WEST TOWER



Regency B
CIPR Event

Meeting Rooms Maps

CIPR Event Attendance Roster

First Name	Last Name	Company	Email Address
Ian	Adams	R Street Institute	iadams@rstreet.org
Jean	Adams-Harris	Johnson Lambert LLP	jadams@johnsonlambert.com
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Lois	Alexander	NAIC	lalexander@naic.org
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