

resources provided by the NAIC. Currently, the state insurance regulators' representative on the Council and his staff are prohibited from fully collaborating with their colleagues within the state insurance departments and the NAIC, which is fundamentally inconsistent with our approach to regulation. While we understand that processes are needed to preserve confidentiality, robust confidentiality structures already exist within the state-based system, and it is to the detriment of the Council, the insurance sector, and the United States to prohibit state insurance regulators from bringing their entire scope of resources to bear for purposes of the Council's important work. As the Council revises its approach, shifting its focus and emphasis from specific firms to activities that could potentially span multiple firms, an effective insurance regulatory response will demand coordination across state jurisdictions. Such coordination is a cornerstone of our approach, so we, so essd

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