

VOLUME I

OVERVIEW OF MARKET REGULATION OVERSIGHT

VOLUME I—FORWARD.....	1.....
CHAPTER 1—INTRODUCTION	3.....
A. Resources Available to Market Regulation Professionals.....	3.....
B. Resources Within State Insurance Departments.....	5.....
C. myNAIC.....	6.....
D. Center for Insurance Policy Research (CIPR).....	6.....
E. The Interstate Insurance Product Regulation Commission (IIPRC).....	7..
F. Other Regulatory Sources.....	8.....
G. Industry Sources.....	9.....
H.	
37.....	
38.....	
CHAPTER 4—COLLABORATIVE ACTIONS	45....
A. Collaborative Action Guidelines.....	45.....
B. Responsibility of Key Players in a Collaborative Action.....	49.....
C. Market Actions (D) Working Group.....	51.....
D. Multistate Examination Process.....	54.....
E. Conclusion of Collaborative Enforcement Actions.....	58..
CHAPTER 5—CORE COMPETENCIES	59....

VOLUME II

WHAT IS MARKET ANALYSIS

VOLUME II—FORWARD	89.....
CHAPTER 6—BASIC ANALYTICAL TOOLS	91.....
A. Market Conduct Indicators and Priorities	91.....
B. NAIC iSite+.....	91.....
C. Use of Complaint Data in Market Analysis.....	92.....
D. Use of Annual Statement Data in Market Analysis.....	94.....
E. Issues Specific to Particular Types of Companies.....	97.....
F. Other Useful Information.....	98.....
CHAPTER 7—PUTTING IT ALL TOGETHER: MARKET ANALYSIS.....	103.....
A. Framework for Market Analysis.....	103.....
B. Developing a Market Analysis Program.....	105.....
C. Identifying Markets and Companies for Analysis.....	107.....
D. Baseline Analysis.....	109.....
E. How to Analyze Consumer Complaint Data.....	111.....
F. Market Conduct Annual Statement Data.....	117.....
G. How to Analyze State Page Data.....	117.....
CHAPTER 8—ENHANCING STATE MARKET ANALYSIS.....	121.....
A. Improving Consumer Complaint Analysis.....	121.....
B. Use of myNAIC and iSite+ in Market Analysis.....	126.....
C. Use of IRIS Ratios in Market Analysis.....	127.....
D. The Use of Underwriting Guidelines in Market Analysis.....	129.....
E. Modes of Analysis.....	133.....
CHAPTER 9—iSite+ REPORTS	137.....
CHAPTER 10—MARKET ANALYSIS LEVEL 1 QUESTIONS	143.....
CHAPTER 11—LEVEL 2 ANALYSIS GUIDE	147.....

M. Data/Files.....	208.....
N. On-Site Coordination.....	209.....
O. Request for Information.....	209.....
P. Communicating with Company Management.....	209.....
Q. PostExamination.....	210.....
R. Market Conduct Uniform Examination Outline.....	212.....
S. Reasons for Examination.....	215.....
T. Market Conduct Examination Planning Checklist.....	217.....
U. Market Conduct Examination Checklist.....	(.....32.....693BodyTj.....219.....
V. Post-Examination Questionnaire.....	221.....
CHAPTER 17—SAMPLING225....
A. Purpose of Sampling.....	225.....
B. Sampling Generally.....	226.....
C. Sampling Methods.....	227.....
D. Standards.....	228.....
E. Data Verification.....	231.....
F. Problem Data and Departures from Random Sampling.....	233.....
G. Sample Sizes.....	234.....
H. Initial Sample.....	235.....
I. Additional Sample.....	238.....
J. Sampling Topics and Tables.....	238.....
K. Considerations for Selecting Sample Sizes.....	239.....
L. ACL and Sampling.....	241.....
M. Sampling Formulas.....	244.....
CHAPTER 18—AUTOMATED EXAMINATIONS TOOLS AND TECHNIQUE 0()Tj EMMLf 0.69.....	K.3turg F ACn2 i1d Ta(Q).4.(06.T)1.
L.1(I)Tj /imopiA 0 Tw 4.63.0.Td.Z.Tables.....

VOLUME IV
REVIEW/EXAMINATION CRITERIA FOR SPECIFIC TYPES OF
INSURANCE AND REGULATED ENTITIES

VOLUME IV—FORWARD	277....
CHAPTER 20—GENERAL EXAMINATION STANDARDS	279
A. Operations/Management.....	279....
B. Complaint Handling.....	311....
C. Marketing and Sales.....	317....
D. Producer Licensing.....	325....
E. Policyholder Service.....	334....
F. Underwriting and Rating.....	343....
G. Claims.....	366....
CHAPTER 21—CONDUCTING THE PROPERTY AND CASUALTY EXAMINATION.....	385....
A. Operations/Management.....	385....
B. Complaint Handling.....	385....
C. Marketing and Sales.....	385....
D. Producer Licensing.....	387....
E. Policyholder Service.....	387....
F. Underwriting and Rating.....	389....
G. Claims.....	411....
CHAPTER 22—CONDUCTING THE TITLE INSURANCE COMPANY AND TITLE INSURANCE AGENT EXAMINATION.....	415
A. Operations/Management.....	416....
B. Complaint Handling.....	422....
C. Marketing and Sales.....	422....
D. Producer Licensing.....	432....
E. Policyholder Service.....	432....
F. Underwriting and Rating.....	432....
G. Claims.....	446....
H. Escrow, Settlement, Closing or Security Deposit Funds.....	449
I. Title Insurance Producer (Agent) Licensing and Relations.....	453
J. Special Considerations for Title Insurance Companies and Title Insurance Agents.....	460
K. Example Title Letter.....	462....
L. Example Title Interrogatory.....	464....
M. Sample Checklist.....	471....

CHAPTER 23—CONDUCTING THE LIFE AND ANNUITY EXAMINATION	473
A. Operations/Management.....	474.....
B. Complaint Handling.....	476.....
C. Marketing and Sales.....	476.....
D. Producer Licensing.....	518.....
E. Policyholder Service.....	518.....
F.	

CHAPTER 25—CONDUCTING THE MEDICARE SUPPLEMENT EXAMINATION	821
A. Operations/Management.....	822....
B. Complaint Handling.....	827....
C. Marketing and Sales.....	827....
D. Producer Licensing.....	847....
E. Policyholder Service.....	847....
F. Underwriting and Rating.....	847....
G. Claims.....	847....
H. Grievance Procedures.....	847....
I. Network Adequacy.....	853....
J. Provider Credentialing.....	863....
K. Quality Assessment and Improvement.....	872....
L. Utilization Review.....	883....
CHAPTER 26—CONDUCTING THE LONG-TERM CARE EXAMINATION	885
A. Operations/Management.....	886....
B. Complaint Handling.....	889....
C. Marketing and Sales.....	889....
D. Producer Licensing.....	902....
E. Policyholder Service.....	902....
F. Appeal of Benefit Trigger Adverse Determination.....	908
G. Underwriting and Rating.....	912....
H. Claims.....	927....
CHAPTER 27—CONDUCTING THE CONSUMER CREDIT EXAMINATION	931
A. Operations/Management.....	931....
B. Complaint Handling.....	933....
C. Marketing and Sales.....	933....
D. Producer Licensing.....	938....
E. Policyholder Service.....	938....

CHAPTER 29—CONDUCTING THE ADVISORY ORGANIZATION EXAMINATION.....	969.....
A. Procedural Considerations.....	972.....
B. Advisory Organizations Operations/Management/Governance.....	980.....
C. Statistical Plans.....	1002....
D. Data Collection and Handling.....	1006.....
E. Correspondence with Insurers and States.....	1013.....
F. Reports, Report Systems and Other Data Requests.....	1019.....
G. Ratemaking Functions.....	1024...
H. Classification and Appeal Handling.....	1026.....
I. Form Development.....	1028...
J. Inspection Services.....	1031...
K. Residual Market FunctionsPlan Administration.....	1033.....
L. Residual Market FunctionsReinsurance Administration.....	1037.....
M. Acceptance of Examination Report by Participating States.....	1039.....
N. Future Examinations of Examined Entity.....	1039.....
CHAPTER 30—CONDUCTING THE THIRD-PARTY ADMINISTRATOR EXAMINATION.....	1041.....
A. TPA Operations/Management.....	1041.....
B. Complaint Handling.....	1043...
C. Marketing and Sales.....	1043...
D. Producer Licensing.....	1043...
E. Policyholder Service.....	1043...
F. Underwriting and Rating.....	1043...
G. Claims.....	1043...
H. Special Considerations for the Third Party Administrator Examination.....	1043.....
I. Contracts and Written Agreements.....	1045.....
CHAPTER 31—CONDUCTING THE EXAMINATION OF A VIATICAL SETTLEMENT PROVIDER.....	1059.....
A. Provider Operations/Management.....	1061.....
B. Complaint Handling.....	1063...
C. Marketing and Sales.....	1063...
D. Producer Licensing.....	1063...
E. Policyholder Service.....	1063...
F. Underwriting and Rating.....	1063...
G. Claims.....	1063...
H. Viatical Settlement Contracts and Disclosures.....	1063.....
I. Viatical Settlement Transactions.....	1066.....
J. Viatical Settlement Provider Marketing and Sales.....	1079.....
K. Supplemental Checklist for Viatical Settlement Contracts Disclosure Standard #2085	
L. Supplemental Checklist for Viatical Settlement Transactions Standard #5.....	1090.....
M. Supplemental Checklist for Viatical Settlement Provider Marketing and Standard #5092	

CHAPTER 32—CONDUCTING THE PREMIUM FINANCE COMPANY EXAMINATION.....	1.095.
A. Operations/Management.....	1.096..
B. Complaint Handling.....	1.098..
C. Marketing and Sales.....	1.098..
D. Producer Licensing.....	1.098..
E. Policyholder Service.....	1.098..
F. Underwriting and Rating.....	1.098..
G. Claims.....	1.098..
H. Premium Finance Agreements.....	1.098..
I. Borrower Complaints.....	1.112..
J. Customer Service.....	1.115...