

5. **A general description of the due process (e.g., exposure periods, public hearings, or any other means by which widespread input from industry, consumers and legislators was solicited).**

The Committee reviewed and discussed an initial draft of the proposed model during the 2008 Summer National Meeting. The Committee discussed subsequent drafts during conference calls on June 25, 2008 and July 15, 2008. Prior to each conference call, a draft of the proposed model was circulated to interested parties for comment and posted on the NAIC Web site. All written comments received were discussed by the Committee. Interested parties were given the opportunity to comment during each conference call as well.

6. **A discussion of the significant issues (items of some controversy) raised during the due process and the group's response.**

One issue that arose during the drafting process concerned the scope of the proposed model—whether it should apply to all consumers or limited to seniors. The Committee decided that it was appropriate to protect