



THOMSON REUTERS REGULATORY INTELLIGENCE **U.S. INSURANCE ADVANCE SEARCH & MY UPDATE (ALERTS) DIRECTORY**

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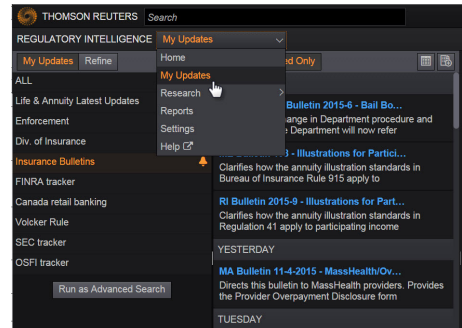
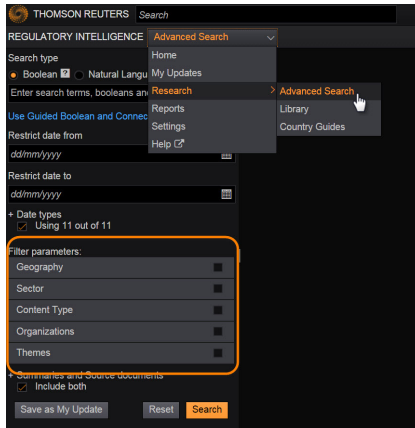
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The following document provides a directory for Insurance resources for the Thomson Reuters Regulatory Intelligence search. This directory will assist in running **Advanced Searches** and creating **My Update** (alerts).



In order to use this guide, please select a profile of interest listed down the right hand side of the page. Using the information provided, you will be able to generate search results and **My Update** alert profiles by utilizing the Thomson Reuters Regulatory Intelligence taxonomy (Geography, Sector, Content Type, Organizations, and Themes) that are relevant to your subscription.

For more information on **My Updates** and how to configure them, please consult the Thomson Reuters Regulatory Intelligence User Guide.

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INSURANCE FILTERS: SECTOR, GEOGRAPHY AND CONTENT TYPE

USE THE BELOW FILTERS TO NARROW YOUR RESULTS:

SECTOR >> INSURANCE >> (sub sector options for Insurance provided below):

- Property & Casualty
- Life & Annuities
- Accident & Health
- Government-Funded Health Insurance
- Workers' Compensation

GEOGRAPHY >> NORTH AMERICA >> UNITED STATES OF AMERICA >> (select relevant state(s) and/or federal jurisdiction(s))

- CONTENT TYPE >> LEGISLATIVE MATERIALS
- Statutes
 - Enacted Legislation
 - Pending Legislation
- >> EXECUTIVE MATERIALS
- Attorney General Opinions
- >> REGULATORY MATERIALS
- REGULATIONS
 - Final Regulations
 - Emergency Regulations
 - Temporary Regulations
 - Pending Regulations
 - Guidance and Interpretation
 - Insurance Bulletins

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INSURANCE FILTERS: THEMES

USE THE INSURANCE THEMES FILTER TO NARROW YOUR RESULTS BY A COMPLIANCE ISSUE:

THEMES >> BUSINESS ACTIVITIES >> INSURANCE >>

- Actuarial requirements
- Application requirements
- Claims procedures/operations
- Forms and rates filings
- Nonforfeiture benefits
- Policy conditions/provisions
- Policy conversion
- Policy loans/policy lending
- Policy renewal/change
- Policy termination
- Replacement of policies & annuities
- Self insurance
- Underwriting
- Valuation

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Quick Tip - Use additional overarching themes that may impact your insurance business. You can browse or use the Themes search box to locate additional overarching themes. For example, in Themes type any of the below suggestions and select the ones that apply to your compliance issue(s):

THEMES >>

ENTITY ESTABLISHMENT AND GOVERNANCE >>

- Entity authorization
 - o Entity authorization and continuing obligations
 - o Entity-related filings and disclosures
 - o Change in ownership/control
- Corporate governance
 - o Voluntary dissolution/liquidation
- Capital and accounting
 - o Auditing
 - o Capital requirements
 - o Financial/capital reporting

INTERNAL OVERSIGHT >>

- Internal Controls
 - o Information/IT Security
 - o Outsourcing
 - o Periodic reviews, inspections and audits
 - o Privacy/data protection controls
- Risk
 - o Operational risk
 - o Reinsurance/risk transfer
 - o Risk management

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THEMES >> INTERNAL OVERSIGHT >>

- Employees and associated persons
 - o Authorization and continuing obligations
 - o Disqualifications
 - o Employment contracts
 - o Recruitment
 - o Supervision
 - o Termination of employment
 - o Training and competence
- Recordkeeping
 - o Client/customer complaints
 - o Client/customer records
 - o Communications
 - o Employee records
 - o Record retention
 - o Transactional records

BUSINESS ACTIVITIES >>

- Insurance (and all sub-themes under this theme)

BUSINESS CONDUCT STANDARDS >>

- Conduct of business
 - o Client agreements/contracts
 - o Commissions, charges and interest
 - o Credit reporting

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- o Debt collection
- o Fiduciary duty
- o Suitability
- o Written consent

THEMES >> BUSINESS CONDUCT STANDARDS >>

- Communications
 - o Account statements
 - o Advertising/financial promotion
 - o Claims guidelines
 - o Client/investor communications and disclosures
 - o Direct marketing/telemarketing
 - o Privacy/data protection disclosures
 - o Written communications
- Client assets/accounts
 - o Claims payments
 - o Payments, dividends and interest
- Dispute resolution and redress
 - o Customer complaints
 - o Litigation/private right of action
 - o Remedies

THEMES >> Regulatory Structure and Oversight >>

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- Supervision
 - o Client/consumer complaints oversight
 - o Examinations, inspections and inquiries
 - o Extraterritoriality
 - o Fees and levies
 - o Regulatory reporting/filings
- Insolvency
 - o Administration
 - o Liquidation
 - o Receivership/conservatorship
- Enforcement
 - o Appeals/third-party review
 - o Cease and desist/injunction
 - o Hearings and proceedings
 - o Investigations
- Offenses/violations
 - o Anti-competitive practices
 - o Breach of fiduciary duty
 - o Money laundering
 - o Theft/misappropriation
 - o Unauthorized/prohibited activity
- Penalties and remedies

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- o Disciplinary and non-financial penalties
- o Financial penalty/remedy

Quick Tip - Themes can be used to locate relevant statutes, regulations, regulatory guidance summaries*, news and analysis, expert analysis, attorney general opinions, insurance bulletins, administrative decisions, global materials, and other resources within Thomson Reuters Regulatory Intelligence. Moreover, you can use the themes selections to alert you on changes published in the U.S. Code and state statutes, as well as the Federal Register.

*Themes will apply to regulatory guidance summaries by the end of Q4 2015

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USE THE ORGANIZATION FILTER TO LOCATE RESOURCES THAT THE STATE INSURANCE DEPARTMENTS ARE PUBLISHING:

Locating Multiple States' Departments of Insurance effectively:

ORGANIZATIONS >> REGULATORS >>

(In the 'ORGANIZATIONS' search box type 'insurance', hit 'Go', then select the desired state departments).

Please note some states' insurance regulators are not referred to as the 'division of insurance' or the 'department of insurance.' When this occurs, try modifying your search names to either states' names or known departments. A few examples include: Department of Commerce and Consumer Affairs, Department of Professional & Financial Regulation, Department of Commerce, and/or Workers' Compensation Commission.

- Click 'Apply' once you've completed your Insurance regulator selections.

Quick Tip - Once you hit search, click on Save as My Update, effectively saving your search settings.

Locating a specific state's Department of Insurance effectively:

ORGANIZATIONS >> REGULATORS >>

(In the 'ORGANIZATIONS' search box, type the state's full name and hit 'Go') to retrieve a list of your state's departments. Then, select your states' division(s), department(s) or other relevant state insurance regulator(s), and then click 'Apply.'

Locating market conduct examination reports and orders from the Library.

State insurance officials conduct market conduct examinations, and some reports and orders from these examinations are available with a TRRI Insurance Supplementary Subscription. From the main drop down menu, select RESEARCH then LIBRARY. Click on the FEATURED TAB >> UNITED STATES OF AMERICA >> ORGANIZATIONS TOPICAL AND OTHER MATERIALS.

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ACCESSING INSURANCE BULLETINS WITH THE CONTENT FILTER:

CONTENT TYPE >> REGULATORY MATERIALS >> INSURANCE BULLETINS

REGULATORY GUIDANCE SUMMARIES

ACCESSING REGULATORY GUIDANCE SUMMARIES WITH THE CONTENT TYPE FILTER

CONTENT TYPE >> EDITORIAL SUMMARIES AND ANALYSIS >> REGULATORY GUIDANCE

Optional search filters to include when locating relevant Regulatory Guidance Summaries:

GEOGRAPHY >> NORTH AMERICA >> United States of America >> (select relevant jurisdiction(s))

SECTOR >> INSURANCE>>

Retail - Property & Casualty

Retail - Life & Annuities

Retail - Accident & Health

Workers' Compensation

Government-Funded Health Insurance

Boolean Terms and Connectors Search – Click on *Use Guided Boolean* and *Connectors Search* for an easy to use guided template and to ensure specific phrases and key words are included within each of your search results.

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ACCESSING LATEST UPDATES WITH THE ORGANIZATION'S FILTER

ORGANIZATIONS >> PUBLISHER >> THOMSON REUTERS RISK (LATEST UPDATES)

Quick Tip - Retrieve email alerts to regulatory, legislative and insurance bulletin changes across the insurance landscape. Latest updates are plain English summaries, written by Thomson Reuters attorney editors, highlighting new regulatory notices and changes across the Insurance industry.

To create a My Update with enabled email alerts:

- 1) Go to My Updates
- 2) Click on the plus (+) icon
- 3) Name your My Update; for example you can call this My Update 'Insurance Latest Updates'
- 4) Click on SECTOR and select Insurance (or specify a sub-sector such as Retail - Property & Casualty)
- 5) Select 'Apply'
- 6) Click on ORGANIZATIONS, browse Publishers, and select 'Thomson Reuters Risk (Latest Updates)'
- 7) Select 'Apply'
- 8) Check 'Enable Email Alert'
- 9) Select your preferred frequency for the email delivery
- 10) Click 'Save'.

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Locating NAIC materials

CONTENT TYPE >> LEGISLATIVE MATERIALS >> MODEL AND UNIFORM LAWS

Locating NAIC materials in the Library with an insurance supplementary subscription

From the main drop down menu, select RESEARCH then LIBRARY

FEATURED TAB >> UNITED STATES OF AMERICA >> ORGANIZATIONS TOPICAL AND OTHER MATERIALS

- NAIC Compendium of State Laws on Insurance Topics
- NAIC Financial Condition Examiners Handbook
- NAIC Market Conduct Examiners Handbook
- NAIC Market Regulation Handbook
- NAIC Model Laws, Regulations and Guidelines
- Insurance Market Conduct Exams

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USE DATE RESTRICTIONS TO FILTER BY:

| | |
|-------------------------|---|
| EFFECTIVE DATE | This is the date when a new rule or change takes effect |
| SOURCE PUBLICATION DATE | This is the date when the source document was published by the source regulator/ organization |
| APPROVAL DATE | This is the date when the proposed rule or amendment is approved |
| FILING DATE | This is the date when an sro (state regulatory organization) submits the rule for filing with the U.S. Securities and Exchange Commission (SEC) |
| DOCUMENT DATE | This is the date when the regulator created the document |
| EXPIRATION DATE | This is the end date of an interim or temporary rule |
| ADOPTED DATE | This is the date when a rule or amendment was adopted by the regulator |
| COMMENT DATE | This is the deadline date for comments in a rule-making initiative |
| COMPLIANCE DATE | This is the date when the industry must comply with rule change |
| PUBLICATION DATE | This is the date when thomson reuters publishes a document – like a latest update, regulatory guidance summary, news, analysis, or regulatory event |
| EXPECTED FUTURE DATE | This defines a date when a regulatory event is expected to happen |

Quick Tip - You can arrange your results by most recent (reverse chronological order) by clicking on the 'Resort' icon on the top right corner of your results list.



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COMPARE REPLACES COMPLIANCE ADVISOR'S CHARTBUILDER WITH ENHANCED FUNCTIONALITY BY UTILIZING THE NEW THEMES TAXONOMY.

Follow the COMPARE step-by-step template to retrieve relevant insurance information, across jurisdictions of your choice.

STEP 1: Go to your Navigation tool bar and select **Research** then **Compare**.

STEP 2: Choose the relevant Insurance Sub-Sector: Property & Casualty – Commercial; Property & Casualty – Personal; Life & Annuities; Accident & Health; Wholesale/ Institutional Insurance; Workers' Compensation; or Government Funded Health Insurance

STEP 3: Select a theme or multiple themes that represents your compliance issue. To browse relevant insurance themes, go to this document's tab titled "INSURANCE FILTERS: THEMES."

For example, select an overarching compliance theme such as 'Recordkeeping.' Or, narrow down to Insurance specific themes by browsing 'Business Activities' then Insurance. Select any Insurance theme(s) including: 'application requirements,' 'group policy terms,' 'policy conditions /provisions,' 'policy conversion,' 'policy termination,' 'underwriting,' and 'valuation.' Select '**Next**' when you have completed your selections.

STEP 4: Filter your content by selecting the geography that you want results for (such as all 50 US states or only a few US states). Then select statutes, regulations, and/or insurance bulletins. (Do not select 'Enacted Legislation'; this content type is designated for global legislation.)

You can further narrow the type of results you retrieve by requiring 'Keywords.' 'Keywords' is a Boolean terms and connector search. For example, if you want your results to contain a specific phrase, you will need to place quotation marks "" around that phrase.

Compare will only retrieve the **current version** of the statute and/or regulation (and not the historical or future version(s) that are available through TRRI's advance search and Version's tab on the document view.)

Select '**Next**' when you have completed your selections.

STEP 5: Choose how you want the content to be displayed. Select '**Create**' when you have completed your selection.

STEP 6: Your customized chart is created. Select '**Expand All**' to view all of your selected geographies and themes.

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