

CONNEXIONS

LINKING IDEAS, MEMBERS & EXPERTISE

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From The President



Our recent MidYear Meeting & Trade Show was a success based on feedback from participants, our almost 20 speakers and attendance numbers. One of the key questions the speakers

tried to address is how to balance or “blend” the proven success of our members with the potential of new entrants and distribution methods. We heard from several companies that have been leading our industry for decades on how they are embracing change and transforming their businesses. Yet, many new models assume changing consumer behavior and disruptive technologies will not only challenge incumbents but could replace them in the near future. I’d like to thank our Meeting Chairs **Kara Shipulski**, **Gregory Bailey** and **Jeff Ray** as well as Education Committee Chair **Ann Dieleman** for volunteering their time and capturing the right balance with the meeting content.

One of my primary observations from the Meeting is the industry leaders are not going to let the new entrants replace them any time soon. Many of our members are partnering, purchasing or investing directly in InsurTech start-ups that show promise or can immediately impact their businesses. In fact, some of our members have set-up venture capital arms and innovation units to learn and test new underwriting, claims adjudication and distribution models. It may take some time to measure the results and the truth is that very few of the new entrants have enough proof points to demonstrate they can replace the proven leaders.

With the capital being invested in InsurTech companies over the past two years, expect to see more new entrants and interesting models that will challenge traditional thinking. It doesn’t mean they will all be successful but we can certainly benefit from paying attention and, more importantly, welcoming them to PiMA.

Continued on page 2

Recap of the 2017 MidYear Meeting & Trade Show

MatureTech Meets InsurTech: Our New Ecosystem

Almost 200 people attended PiMA’s 2017 MidYear Meeting & Trade Show to gain new insights, find new products and services in the exhibit hall, network and enjoy the magnificent scenery.

The focus of the meeting was the new ecosystem and the speakers that spoke are or have been bridge-makers from the old to new insurance worlds.

Denise Garth of Majesco, considered one of the top thought leaders on innovation & insurtech in the nation, opened the session on Friday with an overview of the market shifts and insurance Value Chain deconstruction—and new models. She shared the opportunities and three future paths (see presentation, available on our website) before moderating a discussion with experts Sam Affolter, AVP Research & Innovation, Liberty Mutual, Matt Myers, Head of Growth, Haven Life and Randy Nornes, EVP & Global Sharing Economy Practice Lead, Aon.

Next, Jamie Yoder, PWC; Jose Heftye, Marsh & McLennan; Kevin McKenna, RPM Direct; and Anthony Scavongelli, Homesite took the podium to discuss the **New Affinity**. All agreed that the new environment, while presenting



challenges, more importantly represented opportunities. Jamie presented trends related to six main areas of innovation that are imperatives:

- Meet changing customer needs with new offerings;
- Enhance interactions and build trusted relationships;
- Augment existing capabilities and reach with strategic relationships;
- Leverage existing data and analytics to generate deep risk insights;
- Utilize new approaches to underwrite risk and predict loss; and
- Enable the business with sophisticated operational capabilities.

The opportunities are huge and PiMA members are ready.

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From the CEO



As you know by now I resigned to accept a new position, at the Committee of 200 (C200.org). I'm very grateful for almost twelve years of leadership partnership at PIMA, working with many longtime members, scores of volunteers, and dedicated staff members. As an organization PIMA has transformed a number of times in its lifetime and I was privileged to lead and participate in a few of these changes. Those transformations—to keep the organization relevant to changing member needs—were driven by volunteer leaders who were prescient and committed to the organization's evolution (and included Founders who have always said 'yes' to change).

That commitment continues with the current Board. Changes in the industry warrant changes in PIMA's membership

and dues structure. Conversations have been held in member Advisory Forums around these changes and more will be communicated in the fall based on July Board meeting decisions. Our recent Member Survey results, summarized in this issue, tell us that PIMA is still valuable to you and the goal is to continue to provide that value to current and future members.

As I shared with the Board in my resignation letter, I've gained some lifelong friends through PIMA, I've learned much from the extraordinary member brain trust and generosity, I was honored to receive the President's award from Mark in January. I was also pleased to say goodbye in person at the MidYear Meeting. I wish all, and the organization, continued success and please stay in touch.

Mona Buckley, CEO
monabuckley@yahoo.com

From the President (Continued from page 1)

After all, PIMA is built on innovation and partnerships and we should strive to lead our niche of the industry in these areas.

And speaking of transformation, by now you're probably aware that Mona Buckley resigned as of the end of August to become Executive Director at The Committee of 200, a leading organization for women entrepreneurs and corporate executives. The Board has appointed Jeanne Sheehy as Interim CEO as we evaluate options to replace Mona's position. Jeanne is a Partner and CMO at PIMA's association management company Bostrom and she has deep experience working with PIMA.

If you haven't already, please take time to thank Mona for her many contributions to PIMA. She has been the CEO of PIMA for almost 12 years and successfully led the organization through a transitional period. Mona has built friendships and professional relationships with the entire PIMA community and will be missed

by all. I'm personally thankful for all of the support she's given me as member, Board member and now officer of the association. We wish Mona continued success in her career and remain grateful for her time at PIMA.

Hard to believe we're already gearing up for the Annual Meeting in Naples. I'm pleased to share with you that **Barbara Baumann** of Securian, **Chris Burke** of AGIA and my business partner **John Fees** have agreed to Chair the Meeting in January and are already well into planning. I'm confident the content will be insightful and speakers will be engaging. As always, the networking should be great and I look forward to seeing you in January.

Bill Suneson, PIMA President
Co-founder and Managing Partner, Next Generation Insurance Group
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2017 MY Meeting Recap *(Continued from page 1)*

The **InsurTech Game Changers**

panel included Greg Bailey, Denim; Adam Frank, Salesforce; Dave Hulsen, RFP365; Jason Andrew, Limelight Health; and Snejina Zacharia, Insurify. Each gave the audience thought-provoking content that left people talking and strategizing. For instance:

- A disconnect between what is going on and what we are going to do about it;
- The “fast follower” is a laggard;
- There is a difference in how new “insurtech” insurance companies are being set-up;
- How does an insurance company develop a product for the unknown and as yet, unknown risk? Think drones.

On Saturday, the first presentation was a panel titled **MarkeTTEch Innovation Takes an Ecosystem**. The panel included Stefan Willimann,

Sigma Marketing Insights (moderator); Brett Conley, Arthur J. Gallagher & Co.; Chuck La Tournous, Prudential; and Dennis Kelly, Boingnet. They discussed the explosion of marketing technologies that has opened the door for affinity marketers to innovate with a range of multichannel strategies. Here too, there are challenges and opportunities. The complexity of working with new technology, new partners, new products can be overwhelming. But consumers demand that companies respond to consumer preferences when it comes to communication.

Our **Legislative & Regulatory** update featured Laura Cali Robinson, Commissioner, Oregon Division of Financial Regulation and Joel Kopperud, VP, The Council of Insurance Agents & Brokers, laid out the reality of the regulatory environment. Some good, some less

so but all important to running a successful insurance business.

Jeff Fromm, Futurecast, presented the closing keynote **How to Engage and Interact with ‘Millennial Mindset’ Consumers**. Jeff challenged the audience to reimagine what they think they know about this generation. For millennials, truth content and relationship result in loyalty. And that results in profits. To learn more, see his article on page 12.

By all accounts it was a great conference. Attendees left with practical insights and long-term strategies for business growth. PowerPoints are available on the Members Only section of the PIMA website. Registration will open soon for the **2018 Annual Meeting and Industry Insights Conference, January 18-21** at the Naples Beach Hotel.

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PIMA Board Nominations

The PIMA Nominating Committee will convene in the upcoming weeks.

Profile and Duties

- There are typically 2-3 vacant Director Slots per year and 51% of the Board must be Agency members—thus impacting the ‘profile’ of each year’s Director slate. (The current Board consists of 4 Business Partners, 4 Insurance Company members and the balance are Agency representatives.)
- A Director term is three years, with service beginning immediately *after* the election at the Annual Meeting. The Board meets in-person at least three times per year (twice preceding our conferences and once a stand-alone meeting); Board members cover their own participation expenses. Other meetings occur by teleconference and there are additional responsibilities between meetings, e.g. committee service, member recruitment.

Detailed Director Job Descriptions, Criteria & Responsibilities were provided in a special email announcement. The final slate is recommended by the Nominating Committee chaired by Immediate Past President Mark Kelsey in late fall. Please send recommendations to, OR request a Director Job Description and PIMA’s Nominating Criteria Form from, Imm. Past President and Committee Chair, Mark Kelsey, mk@healthinsurance.com and cc: Jeanne Sheehy, PIMA Interim CEO, jeanne@pima-assn.org by **Monday, September 18**.

Notice of Annual Meeting of the Membership

The PIMA Annual Business Meeting will be held on **January 19, 2018**

at the
The Naples Beach Hotel
Naples, FL

The PiMA Member Survey - What You Told Us

PiMA engaged Association Laboratory, Inc., an association consulting & research firm, to provide information and insights from you, to help guide PiMA's board and future. The results were overwhelmingly positive! Key findings included:

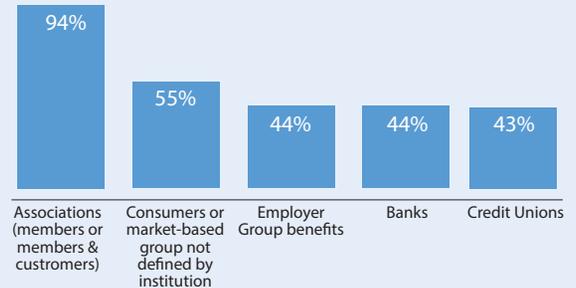
- 88% of PiMA members are satisfied or very satisfied with their PiMA membership—as are 88% of their organizations;
- The top-rated PiMA member benefit is the PiMA Annual Meeting;
- A majority of members are satisfied with the proposed new MidYear Meeting structure (key changes include a Monday to Wednesday schedule) and gave helpful input on content and the importance of networking opportunities;
- Changing technology and changing consumer/customer

behavior are the challenges being ranked as having a high impact in the next three years;

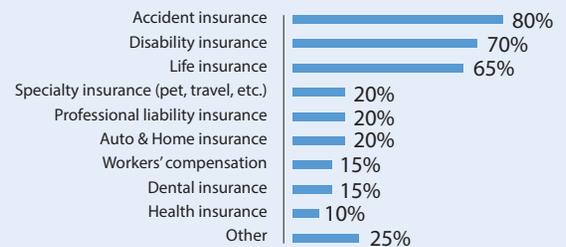
- About half of all respondents are mostly or totally prepared to address challenges in each of the areas, so providing direction for our educational content; and
- Nearly 90% of respondents will probably or definitely renew their membership.

Thanks for your participation and the comments. All have been reviewed by the Board and are being used in 2018 planning.

Affinity/Group Markets Served (All Respondents)



Business Lines (Company Member Respondents)



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Congratulations to PIMA Marketing Methods Awardees



Pictured: Bill Suneson, PIMA President (left) with Mark Silverman of Bodden Partners.

PIMA's Marketing Methods awards are presented to member companies for direct marketing efforts that display outstanding marketing and creative strategies that deliver outstanding and measurable results.

“Best of PIMA” was awarded to Bodden Partners for their ACA Open Enrollment campaign. Bodden developed a strategy to find the right product for their target audience when none appeared to be available. Their creative successfully leveraged non-traditional channels and, during a challenging time in the marketplace, results were strong and provided customers with a healthcare solution.

Best of PIMA

- **Bodden Partners**

Judges' Choice Award

- **Selman & Company**

Mail Solicitation for Guaranteed-Issue/ Simplified-Issue Product

- **Gold:** Aon Affinity
- **Silver:** AGIA Affinity Services
- **Bronze:** Mercer Consumer

Mail Solicitation for Underwritten Product

- **Gold:** Mercer Consumer
- **Silver:** Pearl Insurance
- **Bronze:** Pearl Insurance

SINGLE Channel Marketing

- **Gold:** Mercer Consumer
- **Silver:** Prudential
- **Bronze:** Affinion Group

Customer Cross-sell and Upgrade Marketing

- **Gold:** AGIA Affinity Services
- **Silver:** Mercer Consumer
- **Bronze:** Securian Financial Group

Lead Generation Campaign

- **Gold:** AIG Benefit Group
- **Silver:** Mercer Consumer
- **Bronze:** Pearl Insurance

Conservation/Retention Campaign

- **Gold:** Mercer Consumer
- **Silver:** AGIA Affinity Services

E-Commerce Web site

- **Gold:** Affinion Group
- **Silver:** New York Life
- **Bronze:** Prudential

Self Promotion - Company Members/ Business Partners

- **Gold:** The Hartford
- **Silver:** New York Life

Other Media

- **Gold:** Value Group Direct
- **Silver:** Pearl Insurance

New Media

- **Gold:** Bodden Partners
- **Silver:** Selman & Company
- **Bronze:** Aon Affinity

Call for PIMA Ignite Presentations—2018 Annual Meeting

Back by popular demand – PIMA Ignite! Our format consists of a **five-minute presentation with 20 slides that advance automatically every 15 seconds** giving each subject matter expert the opportunity to present a conversation-starter and/or key takeaway. (It’s the presentation equivalent of a haiku or sonnet.) Ignite has become a popular way for conferences to allow for more speakers to provide more information—but concisely, to hold the audience’s attention.

**Enlighten Us!
But Make it Quick!**

The presentation content must fit within the following themes for the 2018 Annual Meeting & Industry Insights conference where we will

highlight the *strengths* of our Affinity market:

- **Leadership – PIMA members developed and lead in the Affinity market. Our strength in leadership fosters innovation and investments in our future.**
- **Relationships – a key strength of the Affinity market is our already-in-place trusted relationships which drive value and growth.**
- **Data & Insights – the data and insights we gather and apply to distribution, marketing, underwriting, cross sell and retention are valuable assets to leverage.**

The content should not duplicate recent PIMA conference content/presentations—see the Members-Only portion of our website for recent sessions— and should provide insights (versus a sales message).

Proposals are due **September 21, 2017** for review by the Meeting Chairs and Education Committee for a final decision on presenters. Note: All presentations must be submitted in approved final form prior to the Annual Meeting, i.e. by **January 8, 2018** to retain the speaking slot.

If you would like to submit a proposal, please request a Form and Rules/Guidelines by emailing Jeanne Sheehy at jeanne@pima-assn.org.

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MidYear Meeting 2017

Miss the meeting? Retrieve speaker presentations from the website and share them with your team!

PIMA President Bill Suneson with 2017 MidYear Meeting Chairs (from left): Jeff Ray of Mercer Consumer, Kara Shipulski of Liberty Mutual, Greg Bailey of Denim



2017 MY Meeting Prize Winners

Hotel Drawings

The Naples Beach Hotel-AM18

Brett Conley

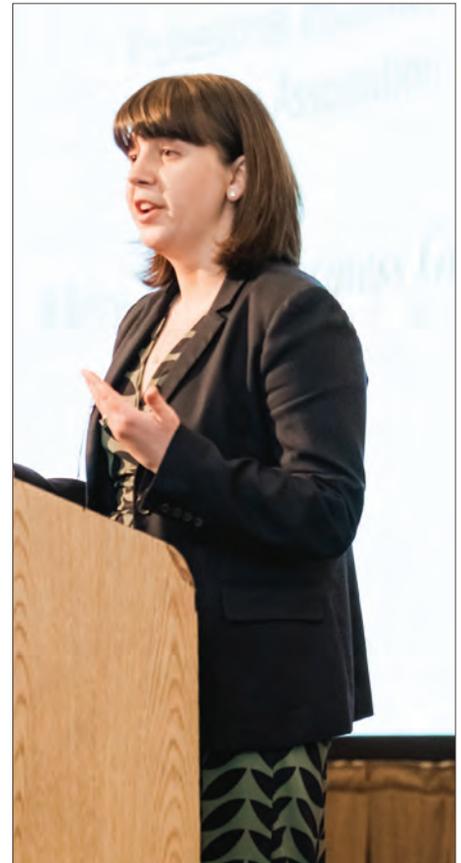
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Three Ways to Modernize Insurance for the Millennial Generation

By Jeff Fromm



Though the rate of uninsured Millennials has dropped over the past several years, this generation is still

purchasing insurance at a lower rate than older generations. According to Forrester, less than 20 percent of Millennials even intend to purchase life insurance despite knowing how risky it can be to forego it. Just as marketing tangible products to Millennials has its own set of guidelines, so does selling them insurance. Here are a few things insurance brands should consider when targeting Millennial consumers.

1. Millennials prefer brands they consider innovative

Innovation is defined as the useful new, emphasis on useful. The modern consumer wants more useful brands that move beyond their basic authority to create game changing opportunities for me to simplify my life. True innovation addresses consumer anxieties and challenges the status quo by attempting to create new solutions to ongoing problems.

Auto insurance provider Metromile is revolutionizing the industry by offering a pay-per-mile plan for low mileage drivers in bigger cities like San Francisco, where the company operates. Metromile tracks actual usage by installing a tracking device in each of its customers' cars. The cost ends up being much lower for the urban-dwelling target consumer.

Lemonade, another startup insurance brand, decided to do something about the insurance industry stigma and stray

from the typical insurance business model. Instead, they decided to build their business around donating all unclaimed money to charities of the policyholder's choice. "Don't let any conventional wisdom tie you down," advises Lemonade co-founder Daniel Schreiber. Lemonade's innovative strategy allows Millennials to make decisions based on social good and, in turn, start to rebrand a traditionally undesirable industry.

2. Create Content that Engages, Informs, and Inspires

Millennials are heavy consumers of content, and just-in-time buyers want just-in-time content. Content is the communication with which a consumer chooses to spend time. Whether that is an app, a social post, a written article or even a branded activation, content becomes content the moment someone chooses to interact with the message. Additionally, the most unique brands have the advantage, as the modern consumer curates their social identity based on products.

The goal is to inspire consumers to create more content on behalf of a brand – at their own time and expense – than a brand creates for its own benefit. The key to this type of content is maintaining a certain level of uniqueness and meaningfulness as it relates to the brand in question. Brands must determine where the overlap between the brand culture and consumer culture exists. The goal is to challenge brands to go beyond methods of yesteryear and inspire trust and, subsequently, genuine relationships with modern consumers.



3. Forget about the old ABCs

The old ABC sales paradigm (Always Be Closing) is no longer applicable in today's market. Millennials have completely flipped the script, and now retailers must be aware of the new standard: Always Be Collaborating. Millennials want to be brand partners and co-creators, not simply a part of a target audience. The new model is no longer about gatekeeping, but about being a trusted advisor and leader.

After all, the path-to-purchase for consumers is anything but linear as Millennials break down advertising claims, research products, read online reviews and ask their valued networks for advice. This allows for the double benefit of word of mouth and word of mouse. But with such a journey, it's hard to anticipate when they'll actually make a purchase. While obviously difficult for the brands hoping to earn their dollars, these twists and turns are also burdensome for the consumer.

This is where insurance brands need to come in as collaborators to ease the burden. By proving to consumers that they care about more than just their bottom line, by educating and supporting, they will quickly earn the coveted loyalty they seek.

Jeff Fromm is the President of FutureCast and spoke at the PIMA MidYear Meeting. Jeff can be reached at jfromm@thefuturecast.com.

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We also offer advertising opportunities in our Membership Directory, *ConnXions* Newsletter,

onsite meeting brochures, and banners ads on the PIMA website. Our 2018 Brochure is sent to all Voting Members and is on the Home Page of our Website www.joinpima.org. **You may also contact Ramona Hopkins, Dir. of Membership Services, at 817-569-7462(PIMA) for details.**

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Matt Heminger
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Maxwell Brouse
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Prospective Members

Help us recruit these members!

Prospective Agencies

Affinity Brokerage LLC
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VelaPoint
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eHealth
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Atlas General Insurance Services
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Prospective Companies

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National General Insurance
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AHCP President
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Prospective Business Partners

Sirius Group
Tim Kinney
Vice President, A&H Marketing
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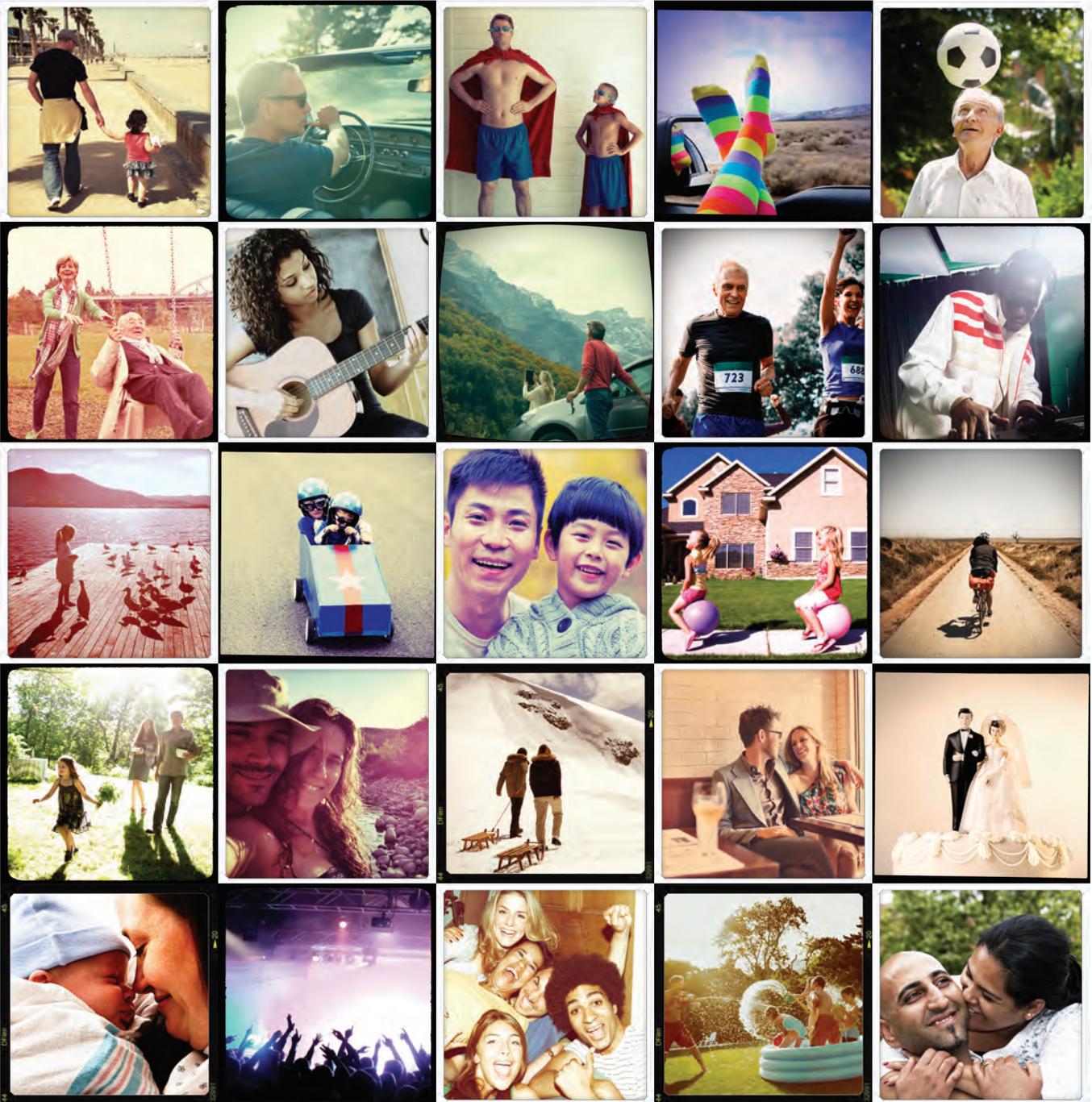
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Generali Global Assistance
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EVP Global Sales
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MetLife

Grapevine

Dennis Mulligan has joined the **Chubb** Accident & Health team as a National Sales Manager. Dennis is a longtime PIMA member and joins Chubb with over 35 years of experience in the insurance industry. In this role, Dennis will be providing best-in-class products and service to producers and clients while focusing on business development, account management, and strategic planning.



Bill Cirilli joined the **Guardian** team as a Specialty Markets Underwriter in May. He brings nearly 30 years of experience in the Association/Affinity marketplace. His career has focused primarily on Group Specialty business, previously holding various underwriting positions at The

Hartford and at AIG. Bill will work out of Guardian's office in Enfield, CT.



AGIA Affinity and Securian Financial Group have joined forces to provide insurance benefit programs for more than 100 associations representing over 30 million members. Under the agreement, Securian will underwrite a suite of insurance products for AGIA's association clients to offer to their members. The products will include term life, accidental death, cancer, hospital indemnity and travel accident insurance. AGIA will market and administer the insurance benefits for the associations and their members.



AGIA Affinity has announced that **The Union Labor Life Insurance Company** (Union Labor Life) has joined its growing client base for insurance administration services. Union Labor Life is labor-owned, and one of the largest insurers focused on American labor organizations. AGIA Affinity will administer Union Labor Life's insurance portfolio comprised of both individual and group life and health products. AGIA Affinity is a full-service administrator managing insurance and non-insurance benefit programs for over 100 groups representing more than 30,000,000 members.





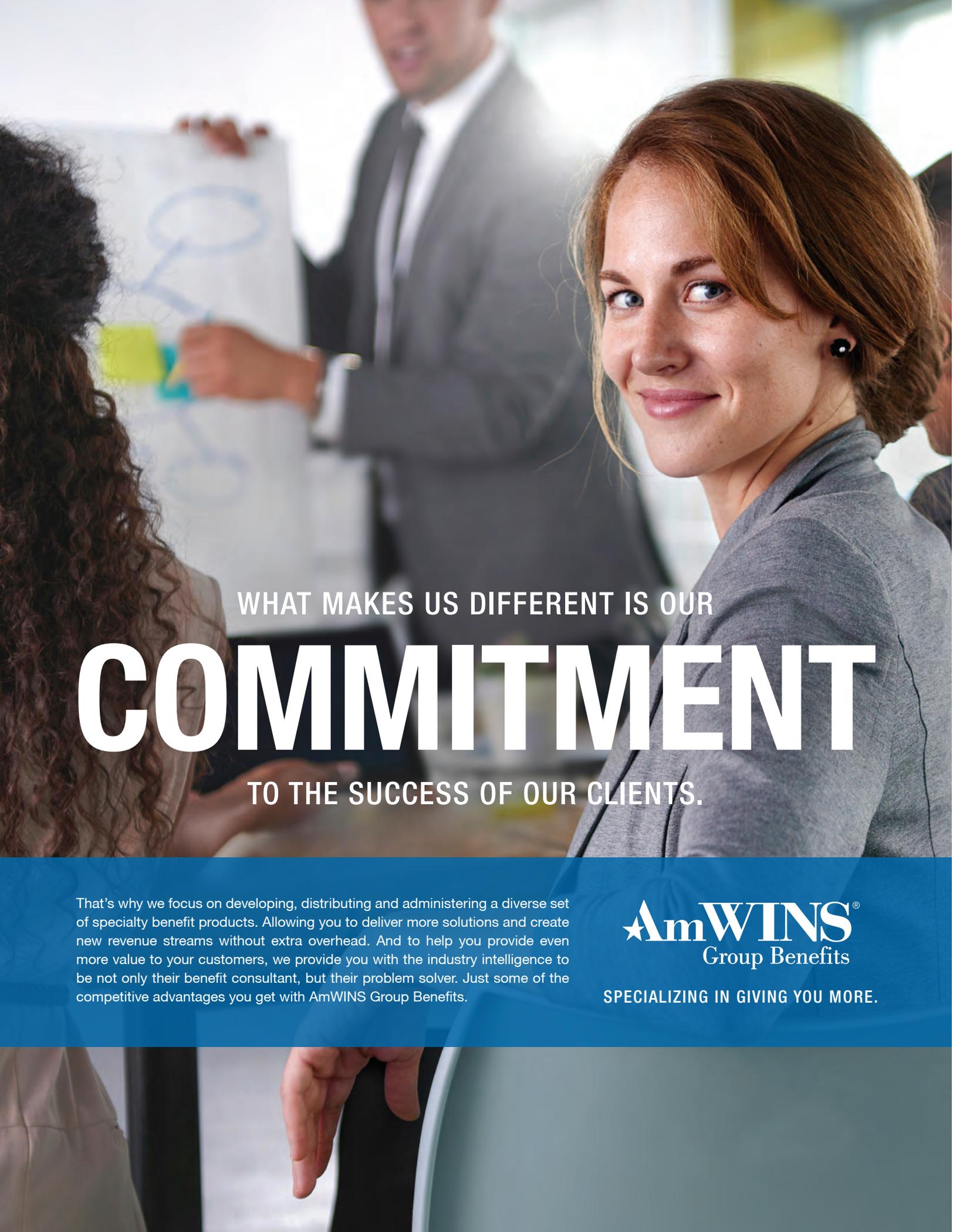
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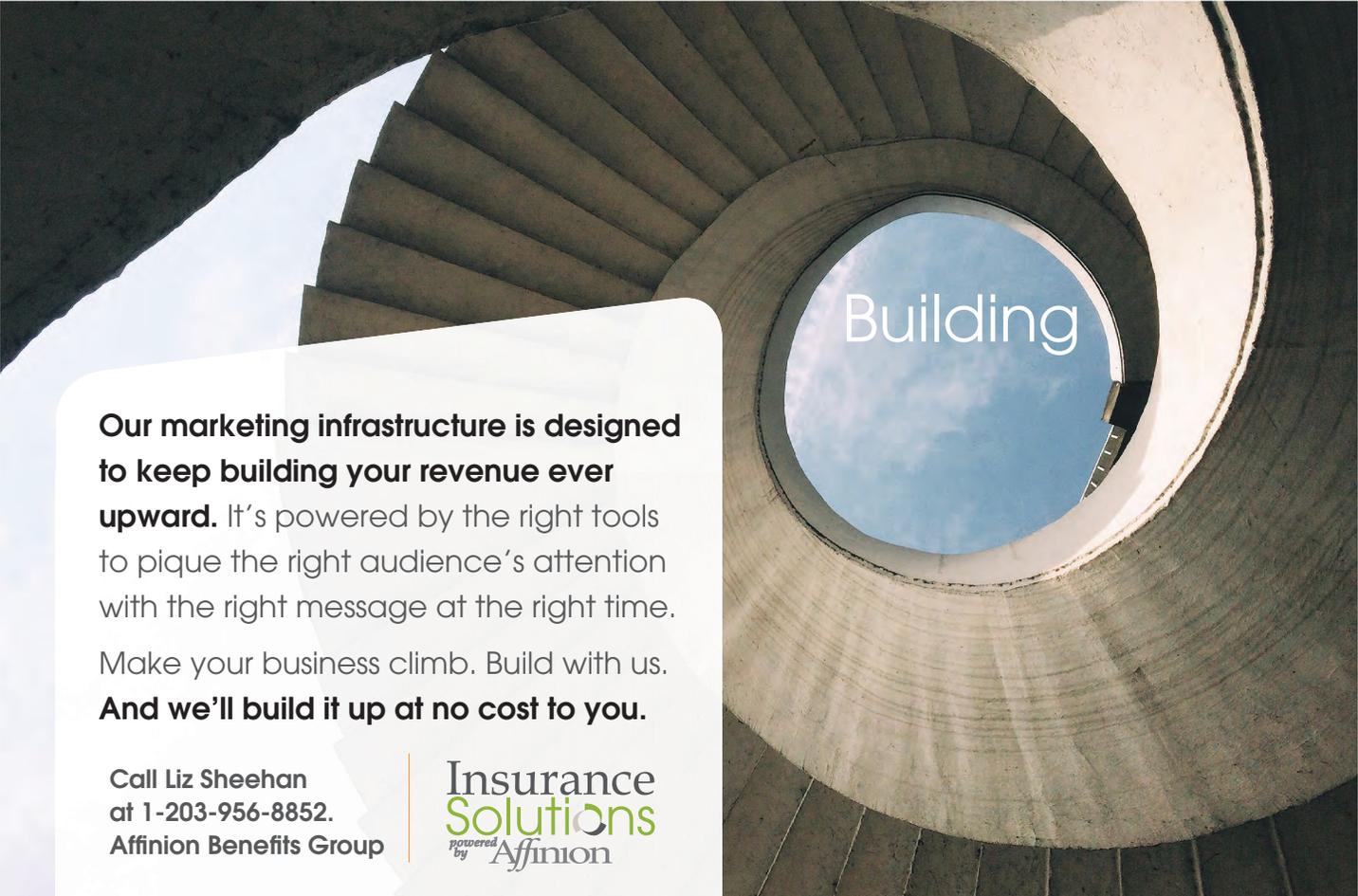
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Legalink

This update is presented on behalf of the PIMA Legislative and Regulatory Committee. Special thanks to Mike Griffin of ACCEL Compliance, Sean Cox of First Consulting and the entire PIMA Legislative & Regulatory Committee

LEGISLATIVE AND REGULATORY AGENDA

The recent PIMA Member Survey identified legislative and regulatory issues as a continued area of concern for Company and Agency members. As discussed at the MidYear Meeting in July, the Legislative and Regulatory Committee will collect key contacts at PIMA member companies and collaborate with them to identify issues and initiatives where members believe the committee should focus its attention over the next year and beyond. So that we can make the committee work as effectively as possible to best serve the needs of our members, please take a few minutes to identify key representatives of your company who can assist with this initiative. We will be back in touch to get their names.

STATE ISSUES

Dental Insurance

Louisiana amended its law to require that dental benefit plan documentation identify the plan's insurer. Every identification card, membership card, insurance coverage card, or other documentation of coverage issued to any policyholder or health plan participant by a health insurer for a plan that is fully insured shall include the phrase "Non-ERISA" prominently displayed on its face. **House Bill 165**

Georgia enacted legislation to exempt standalone dental plans

from the requirement to provide printed directories. **House Bill 262**

Life Insurance / Life Contracts

Missouri amended its law to clarify that life insurance riders, endorsements and amendments may include a suicide exclusion. After initial coverage commences, if the insured adds or increases death benefits for the policy, an exclusion for suicide is allowed for one year after the effective date of the additional or increased death benefits. **House Bill 336**

Health Insurance

Connecticut enacted legislation to address short-term care health insurance, and promulgated regulation to provide minimum standards, required disclosures and filing requirements, among other details. **House Bill 7183, 38a-501 a-1 +**

Iowa amended its laws applicable to group and individual accident or health insurance by removing short-term limited duration policies and organized delivery systems from the definition of creditable coverage. **509.3A, 513B.2, 513C.3**

Pre-Need Contracts

Maryland amended its regulation to require that, at the time of application and prior to accepting the applicant's initial premium for a preneed funeral contract or prearrangement funded by a life insurance policy, the insurer must disclose certain information to the applicant in writing. **COMAR 31.15.03.06**

Advertising / Sales & Marketing

Indiana amended the definition of telephone solicitor and now



Joel Kopperud, Vice President Government Affairs, CLAB pictured at the MidYear Meeting (presentation available via the website)

requires a telephone solicitor to disclose where they are employed or contracted. **House Bill 1444**

Claims / Claims Issues

Georgia enacted legislation to prohibit certain practices. Pharmacy benefits managers are prohibited from requiring the use of mail-order pharmacies under specified circumstances, from providing individual insureds information on their cost share for prescription drugs and from discussing efficacy of more affordable alternatives, among other prohibitions. **House Bill 276**

Iowa amended claim disclosure requirements for group health benefit coverage to remove reference to "organized delivery system." **509.19**

Iowa amended its Insurance Code concerning the requirement to accept or deny "clean" health claims and prompt payment of accepted claims. Failure to timely pay claims incurs interest at the rate of 10 per cent per annum for the delay. **507B.4A**

Tennessee enacted legislation prohibiting a health benefit plan providing prescription drugs and coverage for prescription eye drops issued on or after January 1, 2018, from denying coverage in certain circumstances. **House Bill 18**

Continued on page 23

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Sean Cox

Assistant Vice President

816-391-2737

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LegalLink *(Continued from page 21)*

Virginia adopted amendments to its rules governing unfair claim settlement practices to conform to the NAIC models addressing the topic. **14VAC5-400-10+**

Electronic Transactions

Nevada enacted legislation authorizing the delivery by electronic means of notices or other documents relating to insurance. **Assembly Bill 455**

South Carolina enacted legislation allowing for electronic delivery of certain insurance documents under specified conditions. **House Bill 3488; 38-55-710+**

Inducements

Maine amended its laws governing the provision of rebates, including provision of services for free or for less than fair market value. **SP 382; 24-A MRSA s 2163-A**

Nevada amended its law authorizing certain types of insurance and insurers to give certain items and gifts not to exceed \$100 in aggregate value per policyholder or insured or prospective policyholder or insured in any one calendar year. **AB 244**

Limited Benefit Contracts

Virginia amended its regulation regarding required minimum benefits for specified disease policies. **14 VAC 5-120-70**



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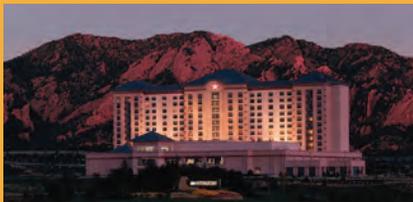
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Future Meetings



2018 Annual Meeting & Insights Conference

January 18 – 21
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MidYear Consumer Insights Conference & Trade Show

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