APCIA  
Policy and Advocacy Groups  
The engine of policy development
APCIA speaks for nearly 60 percent of the property casualty insurance industry. What we say when we speak is formulated by APCIA policy and advocacy groups.

Through these groups, members shape the public policy positions that are the basis of our advocacy work. By providing critical input, member companies both ensure that their interests are represented and that our policy is inclusive of all members—large and small companies; national and local; multi-line and specialty. And because APCIA represents the dominant share of the property casualty insurance market and the industry’s most diverse array of companies, legislators and regulators pay close attention to our point of view.

When members get involved with the work of APCIA policy and advocacy groups, they not only influence industry affairs, but they share expertise, gain knowledge and receive early warning of issues as they emerge—long before they become news items.

Membership is open to all member companies. Each one assigns an individual—usually a senior executive who is a decision-maker for the company—to be the voting member of one of the 16 standing committees. Additional company employees are encouraged to participate, though, allowing them to take advantage of the considerable industry knowledge shared by their fellow members as well as APCIA staff.

APCIA policy and advocacy groups consist of committees, subcommittees, working groups and advisory lists.

APCIA POLICY AND ADVOCACY GROUP TERMINOLOGY:

Committees: Perform high-level policy work on an as-needed basis. Member companies interested in participating in high-level policy deliberations are asked to appoint a senior business leader empowered to make policy determinations on behalf of the company. All other members from the company will be associate committee members.

Subcommittees: Established for a specific business segment (i.e., non-standard auto) or public policy issue (i.e., cyber insurance) within the jurisdiction of the committee. Subcommittees provide input to the parent committee as well as technical guidance on existing policy for consensus policy decision-making.

Working Groups: Periodically created by committees with a mandate to address specific, temporary issues, and will specify whether executives, senior business leaders, counsels, government affairs professionals, or compliance staff are desired. Working groups provide input to the parent committee, for consensus policy decision-making.

Advisory Lists: Available for member company staff interested in important legislative and regulatory updates but would not normally participate in Committee or Subcommittee discussions. Member company staff on the list may be contacted via email to provide input on specific issues.
**AUTOMOBILE COMMITTEE**: The Automobile Committee sets APCIA policy on issues affecting both personal and commercial auto insurance. For personal auto, includes all issues related to insuring of private passenger automobiles, motorcycles, ATVs and other personal vehicles. For commercial auto, includes insuring of long-haul tractor-trailer units, small trucks, buses and business-owned private passenger cars operating in intrastate, interstate or international commerce. Members of the Automobile Committee are authorized to recommend APCIA policy positions on issues related to commercial and personal auto insurance.

**Automated Vehicles Working Group (Policy)**: The Automated Vehicle Working Group (Policy) follow state and federal activity related to automated vehicles and provide a forum for identification and discussion of issues that will impact property and casualty insurers. The group will develop policy recommendations for consideration by the appropriate APCIA committees as needed basis. Working group members should be familiar with their company’s views on automated vehicles, may come from various parts of the organization and can recommend APCIA policy positions.

**Commercial Auto Subcommittee**: The Commercial Automobile Subcommittee provides public policy guidance to APCIA staff and the Automobile Committee on issues that affect business-owned vehicles. Issues addressed by this subcommittee may include long-haul tractor-trailer units, small trucks, buses and business-owned private passenger cars operating in intrastate, interstate or international commerce. Members of the Commercial Auto Subcommittee are policy and business professionals that can recommend APCIA policy positions.

**Non-Standard Auto Subcommittee**: The Non-Standard Automobile Subcommittee provides public policy guidance to APCIA staff and the Automobile Committee on issues that affect non-standard auto insurance. Members of the Non-Standard Subcommittee are policy and business professionals from member companies with expertise in non-standard auto insurance that can recommend APCIA policy positions.

**Personal Auto Subcommittee**: The Personal Automobile Subcommittee provides public policy guidance to APCIA staff and the Automobile Committee on issues that affect personal lines auto insurance. Issues addressed by this subcommittee may include rating factors, risk-based pricing, vehicle sharing and other emerging issues. Members of the Personal Automobile Subcommittee are policy and business professionals that can recommend APCIA policy positions.

**CATASTROPHE COMMITTEE**: The Catastrophe Committee sets APCIA policy on catastrophes, including terrorism (TRIA) and natural disasters (including crop insurance). The committee will provide APCIA staff the direction and guidance needed to develop policy positions related to insurance coverage for large catastrophes. The committee’s work will include topics related to preparedness, resiliency, and recovery from disasters. Members of the Catastrophe Committee are policy and business professionals from member companies who are authorized to recommend APCIA policy positions.

**Natural Catastrophe Working Group**: The Natural Catastrophes Working Group follows state and federal activity related to natural catastrophes and provides a forum for the identification and discussion of issues that will impact property and casualty insurers. The group will develop policy recommendations for consideration by the appropriate APCIA committees on an as needed basis. Members of the working group can recommend APCIA policy positions on issues related to natural catastrophes and may come from various parts of the organization.

**TRIA Reauthorization Subcommittee (Policy)**: The TRIA Reauthorization Subcommittee (Policy) will give guidance to APCIA staff on APCIA’s objectives with respect to the reauthorization of the Terrorism Risk Insurance Act (TRIA). The subcommittee will also consider issues relating to federal and state terrorism data calls. Policy recommendations developed by the Subcommittee will be referred to the Catastrophe Committee. Members will include company representatives who are knowledgeable about the impact of TRIA on their company and who can recommend APCIA policy positions.

**TRIA Regulatory and Compliance Working Group**: The TRIA Regulatory and Compliance Working Group (Policy) will address issues related to U.S. Department of Treasury regulations implementing the TRIA program and also compliance with requirements of state and federal terrorism data calls. Members will include company representatives who are responsible for ensuring compliance with TRIA regulations and for responding to state and federal terrorism data calls.

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CLAIMS COMMITTEE: The Claims Committee sets APCIA policy on issues affecting all aspects of claims handling and administration for all lines of business. Specific issues may include adjuster licensing, bad faith, catastrophe claim response, and tort reform. Members of the Claims Committee are senior claims executives who are authorized to recommend APCIA policy positions on issues related to commercial and personal auto insurance.

Auto Physical Damage Subcommittee: The Auto Physical Damage Subcommittee provides public policy guidance to APCIA staff and the Claims Committee on issues related to automobile physical damage claims and auto repair. Specific issues may include aftermarket parts, auto body repair, total loss and salvage issues. Members of the Physical Damage Subcommittee are auto physical damage operational leaders with expertise in auto repair related issues who can recommend APCIA policy positions.

Fraud Subcommittee: The Fraud Subcommittee provides public policy guidance to APCIA Staff and the Claims Committee on issues that affect detection and deterrence of insurance fraud. Specific issues may include immunity for reporting and sharing information on suspicious activity, medical fraud, property and auto theft. Members of the Fraud Subcommittee are senior SIU professionals with expertise anti-fraud issues and can recommend APCIA policy positions.

Liability Claims Subcommittee: The Liability Claims Subcommittee provides public policy guidance to APCIA staff and the Claims Committee on issues related to liability claims handling. Specific issues may include litigation management, bad faith, litigation financing, tort related issues and issues unique to liability claims such as those arising from mass tort, environmental, medical malpractice and more. Members of the Liability Claims Subcommittee are claims and claims legal executives with expertise in insurance claim and coverage defense issues who can recommend APCIA policy positions.

Property Claims Subcommittee: The Property Claims Subcommittee provides public policy guidance to APCIA staff and the Claims Committee on issues related to building damage and personal property claims handling. Specific issues may include assignment of benefits, appraisal, and depreciation of labor. Members of the Property Claims Subcommittee are property claims operational leaders with expertise in building damage and personal property claims who can recommend APCIA policy positions.

Secondary Payer Working Group: The Secondary Payer Working Group (including Medicare/Medicaid issues) follows federal and state “secondary payer” issues including state child support liens and federal Medicare and Medicaid secondary payer issues. Provides a forum for the identification and discussion of related issues and provides guidance to APCIA staff and the Claims Committee on such matters. The group will develop policy recommendations for consideration by the appropriate APCIA committees on an as needed basis. Members of the working group can recommend APCIA policy positions on issues related to state and federal secondary payer issues and potential reforms and may come from various parts of the organization.

Workers Compensation Claims Subcommittee: The Workers Compensation Claims Subcommittee provides public policy guidance to APCIA staff and the Claims Committee on issues related to workers compensation claims handling. Specific issues may include independent medical examinations, workers compensation fee schedules, and benefit levels. Members of the Workers Compensation Subcommittee should be claims leaders with expertise in workers compensation claims management issues who can recommend APCIA policy positions.

CYBER, INNOVATION AND IT COMMITTEE: The Cyber, Innovation and IT Committee sets APCIA policy on cyber, innovation, privacy and IT-related matters, providing thought leadership and direction to the subcommittees and working groups. The committee will consider policy recommendations for issues such as: regulatory barriers to innovation, data security and privacy priorities, and corporate resiliency. Members of the Cyber, Innovation, and IT Committee are authorized to recommend APCIA policy positions on cyber, innovation and IT policy issues.

Big Data SWAT Working Group: The Big Data SWAT Working Group follows NAIC and state activity related to big data and complex models. The group will develop policy recommendations for consideration by the appropriate APCIA committees on an as needed basis. Members of the
working group should be familiar with company viewpoints on the use of big data and technology for underwriting, rating, claims, marketing and may come from various parts of the organization. This group will be ready to respond rapidly to any new proposals, especially if they would add new layers of regulation or otherwise inhibit innovation. Members can recommend APCIA policy positions.

**Cyber Insurance Subcommittee:** The Cyber Insurance Subcommittee gives detailed direction to APCIA staff on policy positions relating to the underwriting of cyber insurance. In addition, this subcommittee will consider proactively innovative ways to support market growth by addressing potential challenges such as education, aggregation, and data limitations. Members of the Cyber Insurance Subcommittee are cyber risk underwriting and policy leads who can recommend APCIA policy positions.

**Innovation Working Group:** The Innovation Working Group gives guidance to APCIA staff on policy issues related to new technologies such as, but not limited to, AI and blockchain. This working group will also serve as a resource for identifying advocacy efforts to promote innovation and remove regulatory barriers in a manner that supports equal legislative and regulatory treatment of both market entrants and incumbents. Members of the working group have knowledge and expertise related to new innovations and their regulatory implications and can recommend APCIA policy positions.

**IT Subcommittee:** The IT Subcommittee identifies and examines information technology topics relating to property casualty insurance and will explore efforts to support and enhance sector resiliency. Members of the subcommittee are CIOs and senior executives responsible for the IT function.

**Privacy, Data Security, and Data Breach Subcommittee (Policy):** The Privacy, Data Security, and Data Breach Subcommittee (Policy) will provide APCIA staff guidance on effective ways to meet priority objectives such as creating uniform privacy, data security, and data breach requirements. The Privacy, Data Security and Data Breach Subcommittee (Policy) will also provide guidance and assist APCIA staff in developing in-depth strategies at the state, federal and international levels relating to new requirements, guidelines, concepts, and expectations with regards to privacy, data security and data breaches. Members of the subcommittee are legal, compliance, business and policy professionals who can recommend APCIA policy positions.

**ENTERPRISE RISK MANAGEMENT COMMITTEE:** The Enterprise Risk Management Committee sets APCIA policy and provides direction on matters that impact the enterprise risk management of the insurance company. The committee provides a forum for APCIA members to keep informed and engage in discussion related to the regulatory and fiduciary duties of the executive suite and board to manage the risks of the business enterprise. The committee will address emerging insurance issues related to the developing standards, requirements, and societal impacts of such developing trends as the legalization of medical and recreational marijuana. Members of the committee include company chief risk officers, ERM directors, compliance officers, and/or senior managers who are authorized to recommend APCIA policy positions.

**Marijuana Working Group (Policy):** The Marijuana Working Group (Policy) follows federal and state marijuana issues including federal-state law conflicts, auto and workplace safety, and insurance coverage requirements. Provides a forum for the identification and discussion of related issues and provides guidance to APCIA staff and the Enterprise Risk Management Committee on such matters. The group will develop policy recommendations for consideration by the appropriate APCIA committees on an as needed basis. Members of the working group can recommend APCIA policy positions and may come from various parts of the organization.

**Research and Actuarial Working Group:** The Research and Actuarial Working Group gives technical guidance to APCIA staff on emerging issues and trends relevant to the property casualty insurance industry, such as: cost drivers impacting auto or liability loss cost trends or NAIC proposals on actuarial and statistical matters. This working group will also serve as a resource for identifying and managing research projects that can be raised to the interest of the Enterprise Risk Management Committee. Members of the working group have knowledge and expertise related to actuarial analysis, statistical reporting and research, econometrics, and/or data analytics and can recommend APCIA policy positions.
FINANCIAL MANAGEMENT AND REGULATION COMMITTEE: The Financial Management and Regulation Committee sets APCIA policy on all matters of state, federal and international financial regulation except for reinsurance issues. Examples include NAIC, SEC and international accounting and reporting standards, capital and group supervision requirements, financial stability and systemic risk issues, investment regulation, solvency monitoring, and rehabilitation, liquidation and guaranty fund issues. Members of the committee should be authorized to recommend APCIA policy on these issues.

Investment Subcommittee: This subcommittee has ongoing responsibility to monitor proposed legislative and regulatory changes that may affect the investment portfolios of property casualty insurance industry. The added expertise from this subcommittee will aid the parent Financial Management and Regulation Committee in developing appropriate policy recommendations.

CECL Working Group: This working group will provide technical expertise on the implementation of the Current Expected Credit Loss accounting standard, as it applies to insurers. The working group will analyze the impact of the CECL rules under both generally accepted accounting principles (GAAP) and statutory accounting principles (SAP). Although reinsurance will likely be the primary focus of this working group, other financial assets may also be considered.

Accounting Advisory List: The Accounting Advisory List is a method for timely communication with members regarding accounting developments. These include issues at the NAIC, Financial Accounting Standards Board (FASB), the federal Securities and Exchange Commission and, to the extent relevant, the International Accounting Standards Board. APCIA will send updates to members via the advisory list and depending on member views the issues addressed with the advisory list may be raised with the Financial Management and Regulation Committee for discussion. Any APCIA member representatives may be on the advisory list (including multiple representatives per member company).

Annual Statement Advisory List: The Annual Statement Advisory List is a method for timely communication with members regarding state financial reporting requirements. Reports will primarily focus on developments at the NAIC’s Blanks (E) Working Group and its parent task force and committee that affect the NAIC’s Annual Statement for property casualty insurers. APCIA will send updates to members via the advisory list and depending on member views the issues addressed with the advisory list may be raised with the Financial Management and Regulation Committee for discussion. Any APCIA member representatives may be on the advisory list (including multiple representatives per member company).

Capital Standards and Solvency Advisory List: The Capital Standards and Solvency Advisory List is a method for timely communication with members related to capital standards and solvency regulation developments. These will include actions by the NAIC, federal entities such as the Federal Reserve Board, and international standard setters such as the International Association of Insurance Supervisors. APCIA will send updates to members via the advisory list and depending on member views the issues addressed with the advisory list may be raised with the Financial Management and Regulation Committee for discussion. Any APCIA member representatives may be on the advisory list (including multiple representatives per member company).

Guaranty Fund Advisory List: The Guaranty Fund Advisory List is a method for timely communication with members regarding developments concerning troubled company regulation. These matters include rehabilitation, receivership, liquidation, and guaranty fund issues. APCIA will send updates to members via the advisory list and depending on member views the issues addressed with the advisory list may be raised with the Financial Management and Regulation Committee for discussion. Members will be kept apprised of developments at the NAIC’s Receivership and Insolvency Task Force as well as the NCIGF’s Public Policy Committee, on which APCIA staff participate. Members will also be alerted to international developments on insolvency-related issues, including at the International Association of Insurance Supervisors (IAIS) and the Financial Stability Board (FSB). Members will be invited to submit comments on relevant issues to APCIA staff, which will then be referred to the Financial Management and Regulation Committee for policy development. Any APCIA member representatives may be on the advisory list (including multiple representatives per member company).
Investment Advisory List: The Investment Advisory List is a method for timely communication with members regarding development concerning regulation of insurer investments. APCIA will send updates to members via the advisory list and depending on member views the issues addressed with the advisory list may be raised with the Financial Management and Regulation Committee for discussion. Any APCIA member representatives may be on the advisory list (including multiple representatives per member company).

International Committee: The International Committee sets APCIA policy on international trade and international regulatory standard setting processes and gives direction to APCIA staff on international issues. Examples of issues that would be considered by the International Committee include APCIA positions on trade negotiations such as the U.S.-EU trade negotiations, APCIA positions on U.S. tariffs, and APCIA views of the International Association of Insurance Supervisors (IAIS) development of standards for the supervision of (re)insurance groups. Members of the International Committee are authorized to recommend APCIA policy on international policy issues.

Global Market Access Subcommittee: The Global Market Access Subcommittee provides public policy guidance to APCIA staff and the International Committee on issues that affect the ability of APCIA members to operate in foreign markets and any measures from foreign governments that may create an unfair competitive environment for U.S. insurers and reinsurers. Topics addressed by this subcommittee may include trade agreement negotiations, less-formal international dialogues, restrictions on cross-border data flows, restrictions on cross-border reinsurance (in coordination with the Reinsurance Committee), modernization of cross-border insurance commitments, and APCIA engagement with foreign governments and international organizations. Members of the subcommittee are policy and business professionals that are familiar with their company’s views on global market access priorities and can recommend APCIA policy on international engagement.

International Standard Setting Issues Subcommittee: The International Standard Setting Issues Subcommittee provides public policy guidance to APCIA staff and the International Committee on engagement with U.S. and foreign governments engaged in international insurance standard setting processes in order to achieve member goals. Topics addressed by the subcommittee include standard setting exercises in international organizations such as the International Association of Insurance Supervisors (IAIS) and the Organization for Economic Cooperation and Development (OECD). Members of the subcommittee are policy professionals that are familiar with their company’s views on international standards development and can recommend APCIA policy on engagement with those processes.

Legal and Government Affairs Committee: The Legal and Government Affairs Committee (LGA) is the conduit between APCIA Policy Committees and Board of Directors (Board) and the Executive Committee. The LGA will look at the legal and political implications of proposed public policy and provide strategic input to the Board and the Executive Committee. Members of the LGA should include senior legal counsel, compliance leaders, and government affairs staff.

Compliance and State Filings Subcommittee: The Compliance and State Filings Subcommittee provides a forum for members to provide policy guidance on compliance issues and product-to-market challenges. Issues include data reporting and market analysis, notice requirements, confidentiality, and general rate and form filing. This will also be a forum for discussion relating to processing regulatory changes. Subcommittee members can recommend APCIA policy positions on relevant issues and speak to compliance, filing, and market regulation concerns.

Federal Affairs Subcommittee: The Federal Affairs Subcommittee (FAS) receives updates on current and upcoming federal legislative, regulatory, and political activity. Subcommittee members will advise the association on federal strategy and build member consensus on tactics. As appropriate, APCIA policy staff will join the discussion. In addition, FAS members can join issue based working groups for a more in-depth dialogue on specific federal activities. APCIA government affairs representatives with interest in federal legislative, regulatory and political activities and who can recommend APCIA strategy and tactics are invited to participate.
Automated Vehicles Federal Advocacy Working Group (Federal Affairs): The Automated Vehicles Federal Advocacy Working Group (Federal Affairs) will devise and execute strategy and tactics to protect insurers’ interests in legislative or regulatory activity on automated vehicles. Key areas of focus that have been identified to date include maintaining state regulations for insurers including liability apportionment; protecting crashworthiness standards and obtaining access to vehicle data so companies can underwrite and develop new products and settle claims expeditiously. *Members of the automated vehicles working group are government affairs professionals who can recommend APCIA strategy and tactics.*

Consumer Privacy/Data Security Federal Advocacy Working Group (Federal Affairs): The Consumer Privacy/Data Security Federal Advocacy Working Group (Federal Affairs) will discuss the activities of Congress and Federal Agencies in developing and implementing policy regarding data privacy and security. Additionally, the working group will advise, develop, and oversee APCIA’s strategic and tactical engagement with policymakers and stakeholders in order to accomplish APCIA policy and goals. Working group members will also be asked to periodically review, comment on, and edit external APCIA communication materials in a manner consistent with member company goals. *Members of the Working Group are government affairs professionals who can recommend APCIA strategy and tactics.*

Flood Insurance and Resilience Federal Advocacy Working Group (Federal Affairs): The Flood Insurance and Resilience Federal Advocacy Working Group (Federal Affairs) will work to craft a legislative strategy to achieve a long-term re-authorization of the National Flood Insurance Program and promote increased flood insurance take-up rates to help bridge the gap in flood insurance coverage, both through the NFIP and the private market. Additionally, the working group will devise a legislative and regulatory strategy to promote federal mitigation and residency efforts related to natural disasters. *Members of the Flood working group are government affairs/legal/regulatory affairs professionals who can recommend APCIA strategy and tactics.*

Marijuana Federal Advocacy Working Group (Federal Affairs): The Marijuana Federal Advocacy Working Group (Federal Affairs) will discuss the activities of Congress and Federal Agencies in developing and implementing policy pertaining to the inconsistent treatment of cannabis at the federal and state levels as well as policy to address the underlying risks associated with cannabis use. Additionally, the working group will advise, develop, and oversee APCIA’s strategic and tactical engagement with policymakers and stakeholders in order to accomplish APCIA policy and goals. Working group members will also be asked to periodically review, comment on, and edit external APCIA communication materials in a manner consistent with member company goals. *Members are company representatives who can recommend APCIA strategy and tactics.*

Risk-Based Pricing and HUD Disparate Impact Federal Advocacy Working Group (Federal Affairs): The Risk-Based Pricing and HUD Disparate Impact Federal Advocacy Working Group (Federal Affairs) will coordinate the federal advocacy strategy that complements our litigation on the HUD disparate impact rule. Working group members will advise on tactics with lawmakers and the administration as the revised regulation goes through the rulemaking process. *Members of the HUD disparate impact working group are government affairs/legal/regulatory affairs professionals who can recommend APCIA strategy and tactics.*

TRIA Federal Advocacy Working Group (Federal Affairs): The TRIA Federal Advocacy Working Group (Federal Affairs) will coordinate and develop strategy and tactics on efforts to reauthorize TRIA program. The working group will discuss activities on Capitol Hill including meetings, briefings and hearings. *Members of the TRIA Working Group are government affairs professionals who can recommend APCIA strategy and tactics.*

Workers Compensation Federal Advocacy Working Group (Federal Affairs): Working group members will coordinate federal strategy and tactics on efforts to reduce burdens imposed by Centers for Medicare & Medicaid Services (CMS), as well as engage members of Congress and staff on issues impacting workplace safety, such as marijuana impairment and implementation of opioids legislation. *Members of the Workers Compensation Federal Advocacy Working Group are government affairs professionals who can recommend APCIA strategy and tactics.*

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Legal Subcommittee: The Legal Subcommittee is the primary forum for providing input to LGA regarding the legal underpinnings of statutory law, common law or regulations and related judicial and political advocacy efforts tied to specific policy initiatives supported by LGA. In addition, Legal Subcommittee identifies opportunities for judicial advocacy regarding emerging legal issues and provides related input to LGA to inform future policy initiatives or refinements in existing initiatives and related political advocacy. Finally, the Legal Subcommittee is a forum for promoting corporate counsel best practices and overseeing staff management and execution of the trade association's judicial advocacy efforts, including the amicus and direct litigation programs. The work of the Legal Subcommittee is best served by the participation of member general counsels, deputy or associate counsels or lawyers serving in government relations or operations roles who can recommend APCIA policy regarding Subcommittee matters.

Amicus Advisory List: Individuals participating on this advisory list receive email submissions on cases in which staff recommends amicus participation. They evaluate case submissions and provide feedback concerning whether amicus participation serves the interests of the industry.

Corporate Legal Affairs Advisory List: Individuals participating on this advisory list receive submissions on cases and non-case related materials to identify potential litigation or vulnerabilities for the industry regarding corporate governance, ethics, compliance and related matters and provide feedback for risk mitigation.

Litigation Management Advisory List: Individuals participating on this advisory list receive email updates regarding the status of litigation (including administrative proceedings) authorized by the Legal Subcommittee or LGA in which the trade association is a party and provide feedback regarding procedural and substantive issues as they arise.

Social Justice Advisory List: Individuals participating on this advisory list receive email submissions on cases where matters of social justice are at issue and the related arguments (if pending litigation) and holdings (if concluded) expand insurer liabilities and undermine product certainty. List participants provide feedback regarding the nature and extent of any related threat to the industry for consideration by the Legal Subcommittee.

State Government Relations Subcommittee: The State Government Relations Subcommittee ("SGRS") advises the LGA and advocacy staff on strategies and tactics on major existing or emerging state legislative and regulatory issues. The SGRS will identify trends, advise on best practices, and maintain a generalized situational awareness of key issues in the states and various non-governmental organizations. Members of the SGRS should include legal counsel, compliance leaders, and government affairs staff.

Individual State Subcommittees and Advisory Lists: The Individual State Subcommittee and Contact Lists is comprised of government affairs representatives and others interested in legislative, regulatory, and political developments in an individual state. Members provide APCIA staff with granular strategic and tactical input and advice on specific state issues. The Individual State Subcommittees and Advisory Lists should include government affairs staff and representatives; business operations personnel responsible for state-facing business operations, company subject matter experts (on an as-needed basis).

NAIC Issues Advisory List: The NAIC Issues Advisory List is comprised of government affairs representatives who have an interest in the activities of various groups whose meetings or actions may have a political or policy related impact on the business of insurance. They provide APCIA staff with strategic and tactical input and advice on all matters pertaining to such groups. The NAIC issues advisory list should be staff legal counsel; government affairs staff; and company subject matter experts (on an as-needed basis).

NCOIL Issues Advisory List: The National Council of Insurance Legislators (NCOIL) is comprised of government affairs representatives who have an interest in the activities of NCOIL whose meetings or actions may have a political or policy related impact on the business of insurance. They provide APCIA staff with strategic and tactical input and advice on all matters pertaining to such groups. The NCOIL Issues Advisory List members should be staff legal counsel; government affairs staff; and company subject matter experts (on an as-needed basis).
LIABILITY COMMITTEE: The Liability Committee recommends public policy to the APCIA Board of Directors on issues affecting liability coverage lines, as well tort and legal reform issues. Subjects include general liability, professional liability, environmental liability, asbestos, construction liability, service and warranty products, and tort and legal reform. Members of the Liability Committee are typically senior executives responsible for liability lines and authorized to recommend APCIA policy positions on issues across the liability lines of coverage, as well as tort and legal reform.

Civil Statutes of Limitation Working Group: The Civil Statutes of Limitation Working Group is a specialized, multidisciplinary group established to address quickly evolving issues associated with challenges to civil statute of limitations and related subjects arising out of the developing child abuse scandals. Potential issues include the extensions and/or eliminations of statutes of limitation, revivers of time-barred claims, changes in evidentiary standards and the waiver of sovereign immunity. Provides a forum for the identification and discussion of related issues and provides guidance to APCIA staff and the Liability Committee on such matters. The group will develop policy recommendations for appropriate APCIA committees on an as needed basis. Members of the working group should be familiar with the viewpoints of their company on issues related to civil statutes of limitation and sexual molestation claims. We recommend representation from your government affairs, legal, tort reform, underwriting and claims professionals.

Construction Issues Working Group: The Construction Issues Working Group provides a forum for the identification and discussion of construction liability issues, providing public policy guidance to APCIA staff and the Liability Committee on such matters. The group meets by teleconference on an as-needed basis. Members of the working group can recommend APCIA policy positions on issues related to construction liability and may come from various parts of the organization.

Environment Liability Reform Advisory List: Is a method for timely communication with members related to environmental liability, asbestos, and similar exposures as well as potential reform efforts. APCIA will send updates and inquiries to members via the advisory list, and depending on member feedback and views, the issues addressed with the advisory list may be raised to the Liability Committee for discussion. Any APCIA member representatives may be on the advisory list (including multiple representatives per member company).

Professional Liability/E&O Advisory List: The Professional Liability/E&O Advisory List is a method for timely communication with members related to professional liability/E&O developments. APCIA will send updates to members via the advisory list and depending on member views, the issues addressed with the advisory list may be raised to the Liability Committee for discussion. Any APCIA member representative interested in this topic may be on the advisory list (including multiple representatives per member company).

Service Contract and Warranty Subcommittee: The Service Contract and Warranty Subcommittee provides public policy guidance to APCIA staff on legislative and regulatory developments affecting the sale of service contracts for vehicles, appliances, electronics (including cell phones) and other consumer products and warranties. Members of the Service Contract and Warranty Subcommittee are senior executives from companies specializing in writing service contract warranties who can recommend APCIA policy.

Tort and Legal Reform Working Group: The Tort and Legal Reform Working Group follows established and developing issues in tort and legal liability and reform including such topics as civil revivers, third party litigation financing, American Law Institute restatements, bad faith, and more. Provides a forum for the identification and discussion of related issues and provides guidance to APCIA staff and the Liability Committee on such matters. The group will develop policy recommendations for consideration by the appropriate APCIA committees on an as needed basis. Members of the working group should be familiar with the viewpoints of their company on issues related to tort and legal challenges and potential reforms and may come from various parts of the organization.

LOSS CONTROL COMMITTEE: The Loss Control Committee develops APCIA policy positions on legislative and regulatory matters involving accident prevention and property loss reduction/mitigation, particularly state workers compensation loss control mandates. The committee, which is comprised of senior level technical experts, meets periodically with loss control regulators in key states and assists other APCIA committees by providing input on loss control issues. Members should be authorized to recommend APCIA policy positions.
PROPERTY COMMITTEE: The Property Committee sets APCIA policy on issues affecting both personal and commercial lines property insurance. For personal lines, this includes all issues related to insurance for homeowners, renters, and condominium owners. For commercial lines, this includes all issues related to insurance for commercial structures, businesses, landlords, and inland marine. Members of the Property Committee are typically senior executives responsible for property insurance underwriting and authorized to recommend APCIA policy positions on issues related to personal and commercial property insurance.

Boiler and Machinery Subcommittee: The Boiler & Machinery Subcommittee develops APCIA policy positions on legislative and regulatory matters involving all aspects of the inspection of boilers and unfired pressure vessels as mandated by both states and municipalities. The subcommittee supports a modern, effective system of regulation governing inspector qualifications, inspection scope and standards, and the submission of inspection reports. Because the inspections conducted by insurance “special inspectors” are accepted by the jurisdictions in lieu of governmental inspections, the committee supports qualified statutory immunity from tort liability arising out of those inspections, akin to sovereign immunity provided to government employees. The committee also serves as APCIA’s liaison to standard-setting organizations such as the National Board of Boiler and Pressure Vessel Inspectors and the American Society of Mechanical Engineers. Members are senior level technical experts who can recommend APCIA policy positions.

Commercial Property Subcommittee: The Commercial Property Subcommittee provides public policy guidance to APCIA staff and the Property Committee on issues relating to commercial property and business-owners insurance. Specific issues may include discussion of legislative and regulatory proposals that impact commercial property underwriting, post-disaster regulations, and other emerging topics. Members of the Commercial Property Subcommittee are operational leaders with expertise property insurance underwriting who can recommend APCIA policy positions.

Flood Subcommittee (Policy): The Flood Subcommittee (Policy) provides public policy guidance to APCIA staff and the Property Committee on issues relating to flood insurance and the National Flood Insurance Program (NFIP) as partners through the Write-Your-Own (WYO) program. Specific issues may include discussion of legislative and regulatory proposals that impact private flood or NFIP underwriting, post-disaster regulations, and other emerging topics. Members of the Flood Subcommittee are operational leaders with expertise private flood or NFIP WYO administration and underwriting who can recommend APCIA policy positions.

Homeowners and Personal Property Subcommittee: The Homeowners and Personal Property Subcommittee provides public policy guidance to APCIA staff and the Property Committee on issues relating to homeowners, renters, and condominium unit-owners insurance. Specific issues may include discussion of legislative and regulatory proposals that impact personal lines property underwriting, residual market property programs, post-disaster regulations, and other emerging topics. Members of the Homeowners and Personal Property Subcommittee are operational leaders with expertise in property insurance underwriting who can recommend APCIA policy positions.

UAV/Drones Working Group: The UAV/Drones Working Group follows state and federal activity related to Unmanned Aerial Vehicles (“UAVs” or “drones”) and provides a forum for the identification and discussion of issues that will impact property and casualty insurers. The group will develop policy recommendations for consideration by the appropriate APCIA committees on an as needed basis. Members of the working group can recommend APCIA policy positions on UAVs or drones and may come from various parts of the organization.

PUBLIC AFFAIRS WORKING GROUP: The purpose of the Public Affairs Working Group is to share more efficiently APCIA’s industry messaging, multi-media materials, and time-sensitive information on press inquiries. Members of the Task Force will receive email updates and be invited to conference calls for information-sharing purposes.
**REGULATORY REFORM COMMITTEE:** The Regulatory Reform Committee develops APCIA policies and strategies with respect to state and federal efforts to reform and modernize the current insurance regulatory system. The committee will focus on analyzing and addressing larger themes and trends in regulation. Members of the Regulatory Reform Committee are policy and business professionals from member companies who are authorized to recommend APCIA policy positions.

**Anti-Money Laundering and OFAC Working Group:** The Anti-Money Laundering (AML) and Office of Foreign Assets Control (OFAC) Working Group brings together technical and policy expertise of APCIA members to provide APCIA staff with strategic guidance concerning U.S. Treasury Department policies and proposals regarding sanctions and money laundering. This group primarily focuses on sanctions administered by OFAC, which resides within the U.S. Treasury Department. Because the U.S. sanctions program is designed to interdict funding to certain persons, organizations, and countries, the Working Group also discusses related issues arising under the anti-money laundering regulatory regime, which is administered by Treasury’s Office of Terrorism and Financial Intelligence. The AML and OFAC Working Group holds monthly calls to allow member feedback on their challenges in complying with AML/OFAC requirements, and to provide a forum for developing specific strategies to address those challenges. Members of this working group should have experience in administering, overseeing, or providing advice on sanctions compliance programs as they relate to insurance and can recommend APCIA policy positions.

**Commercial Lines Modernization Working Group:** The Commercial Lines Modernization Working Group follows developments regarding APCIA’s goal of modernizing the regulatory environment surrounding commercial lines insurance and provides policy guidance to the Regulatory Reform Committee on related issues. Members of the working group should be familiar with their company’s positions and goals regarding regulation of commercial lines and can recommend APCIA policy positions.

**Federal, International and State Regulatory Modernization Working Group:** The Federal, International and State Regulatory Modernization Working Group follows state, federal, and international activity related to regulatory modernization and supervision, and provides a forum for the identification and discussion of issues that will impact property and casualty insurers in those areas. The group may develop policy recommendations for consideration by the Regulatory Reform Committee or other appropriate APCIA committees on an as-needed basis. Members of the working group can recommend APCIA policy positions on the issues within the purview of the group (including trade and market access and cross-border reinsurance for the international component of the group) and may come from various parts of the organization.

**General Regulatory Overreach Advisory List:** The General Regulatory Overreach Advisory List is a method for timely communication with members on issues relating to NAIC and state developments surrounding the expansion of regulation imposed on the industry. Depending on member response, issues may be raised with the Regulatory Reform Committee for policy determinations. Any APCIA member representative may be on the advisory list (including multiple representatives per member company).

**Market Conduct Working Group:** The Market Conduct Working Group follows developments at the NAIC and in the states regarding market conduct examinations and market analysis, including market conduct exam standards and the Market Conduct Annual Statement (MCAS). Members of the working group should be involved in their company’s market conduct activities and be empowered to provide input to the working group on behalf of the company.

**McCarran-Ferguson Act Advisory List:** The McCarran-Ferguson Act Advisory List is a method for timely communication with members on issues relating to the McCarran-Ferguson Act, including but not limited to the balance of antitrust policy and state regulatory primacy reflected in the Act. APCIA will send updates to members via the advisory list. Depending on member response, issues may be raised with the Regulatory Reform Committee for policy determinations. Any APCIA member representative may be on the advisory list (including multiple representatives per member company).
**REINSURANCE COMMITTEE:** The Reinsurance Committee develops policy on domestic and international reinsurance issues. The group will consider reinsurance issues pending in the states and in the NAIC’s Reinsurance Task Force and at NCOIL. Issues will include changes in the NAIC’s Credit for Reinsurance Model Law and Regulation and state implementing legislation and regulations as well as the international laws and regulations to promote open cross-border reinsurance channels. Committee members will include company representatives who are authorized to recommend APCIA policy positions.

**Credit for Reinsurance Advisory List:** The Credit for Reinsurance Advisory List is a method for timely communication with members on issues relating to NAIC and state developments related to credit for reinsurance laws and regulations. APCIA will send updates to members via the advisory list. Depending on member response, issues may be raised with the Reinsurance Committee for policy determinations. Any APCIA member representative may be on the advisory list (including multiple representatives per member company).

**International Market Access and Cross-Border Reinsurance Working Group:** The International Market Access and Cross-Border Reinsurance Working Group gives guidance to APCIA staff on strategy to carry out APCIA’s programs that promote government laws and regulations to open cross-border reinsurance channels globally, serves as a mechanism for sharing information on emerging threats to cross-border reinsurance channels, and can raise issues for policy to be set by the Reinsurance Committee. Members of the Working Group are of varying levels of seniority in their companies who can recommend APCIA policy positions.

**SURETY AND FIDELITY LIAISON WORKING GROUP:** The Surety and Fidelity Liaison Working Group will work with APCIA staff to coordinate policy positions and strategic state and federal advocacy efforts with the Surety and Fidelity Association of America (SFAA). Members will discuss and develop policy on novel and emerging issues related to commercial bonds (e.g., license, permit, court, and public official bonds), contract bonds (payment, performance, and bid bonds), and fidelity bonds. Members on the Surety and Fidelity Liaison Working Group are policy, underwriting, and government affairs professionals who are authorized to recommend APCIA policy.

**SURPLUS AND SPECIALTY LINES COMMITTEE:** The Surplus and Specialty Lines Committee sets APCIA policy and provides direction on matters affecting the surplus lines market and specialty lines such as travel and pet insurance. Specific issues addressed by the committee may include positions on surplus lines eligibility standards; scope of regulatory reach over surplus lines; and, state adoption of NAIC model laws and regulations on travel and pet insurance. Members of the Surplus and Specialty Lines Committee should be authorized to recommend APCIA policy positions.

**Pet Insurance Advisory List:** The Pet Insurance Advisory List is a method for timely communication with members on issues relating to NAIC and state developments related to pet insurance issues, including the ongoing drafting of a NAIC Pet Insurance White Paper. APCIA is on the NAIC drafting group. Depending on member response, issues may be raised with the Surplus and Specialty Lines Committee for policy determinations. Any APCIA member representative may be on the advisory list (including multiple representatives per member company).

**Surplus Lines Regulatory and Compliance Subcommittee:** The Surplus Lines Regulatory and Compliance Subcommittee provides technical feedback to APCIA staff on strategy and advocacy regarding surplus lines insurance that may be raised with the Surplus and Specialty Lines Committee. Issues addressed by the subcommittee include surplus lines legislative and regulatory compliance matters related to insurer eligibility; reporting and filing requirements; taxation, assessment, fees; and, product innovation and other topics specific to surplus lines insurance. Members of the subcommittee may hold positions in government affairs, legal, compliance, underwriting/product management, or c-suite executive that are familiar with their company’s views on surplus lines-related policy and can work with APCIA staff to provide input on legislative, regulatory and compliance issues.

**Travel Insurance Advisory List:** The Travel Insurance Advisory List is a method for timely communication with members related to implementation of the NAIC Travel Insurance Model Law developments. As additional travel insurance issues arise, members on this list can discuss member views and raise them with recommendations to the Surplus Lines and Specialty Lines Committee for consideration. Any APCIA member representative may be on the advisory list (including multiple representatives per member company).
**TAXATION COMMITTEE:** The Taxation Committee sets APCIA policy on all matters of federal, state, and international tax. Examples include legislation, administrative guidance from both government and non-governmental bodies, judicial developments, and related compliance matters that are important to APCIA members. Committee members should be authorized to recommend APCIA policy positions on these issues.

**Federal Tax Subcommittee:** The Federal Tax Subcommittee gives detailed direction to APCIA staff on policy positions regarding federal corporate tax. This includes legislation, administrative issues (e.g., regulatory guidance in connection to 2017 tax reform), and judicial developments that are important to our members, as well as compliance matters related to federal income tax. Members of the Federal Tax Subcommittee are tax directors and other members of tax, accounting, or finance departments, government affairs officers, and CFOs who can recommend APCIA policy positions.

**International Tax Subcommittee:** The International Tax Subcommittee gives detailed direction to APCIA staff on policy positions regarding international tax issues. This includes legislation, administrative guidance from both government and non-governmental bodies, judicial developments, and related compliance matters. Members of the International Tax Subcommittee are directors/managers and other members of tax, accounting, or finance departments who can recommend APCIA policy positions.

**State Tax Subcommittee:** The State Tax Subcommittee gives detailed direction to APCIA staff on policy positions regarding state premium and corporate income tax. This includes legislation, administrative guidance, and judicial issues that are important to our members, as well as compliance matters related to state tax. Members of the State Tax Subcommittee are directors/managers and other members of tax, accounting, or finance departments who can recommend APCIA policy positions.

**WORKERS COMPENSATION COMMITTEE:** The Workers Compensation Committee (Policy) is the line of business committee for workers compensation and is responsible for developing APCIA workers compensation policy. The committee will discuss and make recommendations regarding all topics relating to workers compensation, including the administration and structure of the workers compensation system, indemnity benefit design, medical cost containment, and any potential alternatives to the system. The committee is comprised of members’ senior underwriters for workers compensation who are authorized to recommend APCIA policy positions.

**Medical and Pharmaceuticals Subcommittee:** The Medical and Pharmaceuticals Subcommittee provides critical feedback to APCIA staff on workers compensation legislative and regulatory proposals concerning all issues involving medical management of a claim, including fee schedules, drug formularies, managed care networks, and treatment guidelines. The subcommittee also helps develop policy in its area of medical expertise for review and approval by the Workers Compensation Committee. The subcommittee is comprised of company medical directors and others with an expertise in medical management who can recommend APCIA policy positions.

**Workers Compensation Regulatory and Compliance Subcommittee:** The Workers Compensation and Regulatory Compliance Subcommittee (Policy) provides guidance and feedback to APCIA staff and the Workers Compensation Committee on issues impacting regulatory and compliance obligations of workers compensation insurers. The subcommittee is comprised of company staff with expertise in regulatory and compliance management who can recommend APCIA policy positions.