

#MoSummit2016



**DIFP**  
Department of Insurance,  
Financial Institutions &  
Professional Registration

# *Property and Casualty Pulse*



**2016 Director's  
Regulatory Summit**

# Disclaimer

*This presentation is intended to provide a general educational overview of insurance regulatory topics. The materials contained herein are not intended nor should they be construed to provide specific legal or regulatory guidance. The content of this presentation and any related discussion represents the views and perspectives of the speaker(s) and do not in any way constitute official interpretations or opinions of the Missouri Department of Insurance. Legal or regulatory counsel should always be consulted to review specific questions or issues of regulatory compliance.*



# Speakers

Jeana Thomas, P&C Manager, Consumer Affairs

Rebecca Helton, P&C Manager, Market Regulation



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# Overview

Hot Topics to discuss include:

- Transportation Network Companies
- Premium Stabilization
- Vehicle History Scores
- Suitability
- Disclosures and Transparency



# Transportation Network Companies (TNC)

- What are they?
- Insurance Products- Past issues & concerns
- Consumer Issues
- New Legislation: Senate Bill 947



# Premium Stabilization

- What is it?
- Consumer confusion over who establishes rates
- Bulletin **16-05**: Issued 09/30/2016  
<http://insurance.mo.gov/laws/bulletin/>



# Vehicle History Score

- What is it?
- How is it being used?
- Regulatory Concerns
- The consumer standpoint and potential complaints



# “Suitability” for P&C?

- How it applies to Property and Casualty Insurance
- Are your consumers’ property protections suited for their needs?



# Conclusion

Common theme of these topics discussed:

## Importance of Disclosures and Transparency

✓ To Regulators

✓ To Consumers



# Contact Information

Jeana Thomas [jeana.thomas@insurance.mo.gov](mailto:jeana.thomas@insurance.mo.gov)

Telephone: (573) 751-2640

Becky Helton [rebecca.helton@insurance.mo.gov](mailto:rebecca.helton@insurance.mo.gov)

Telephone: (573) 751-3365

**Coming up:**

Property & Casualty Compliance Connections @ 1:00 pm

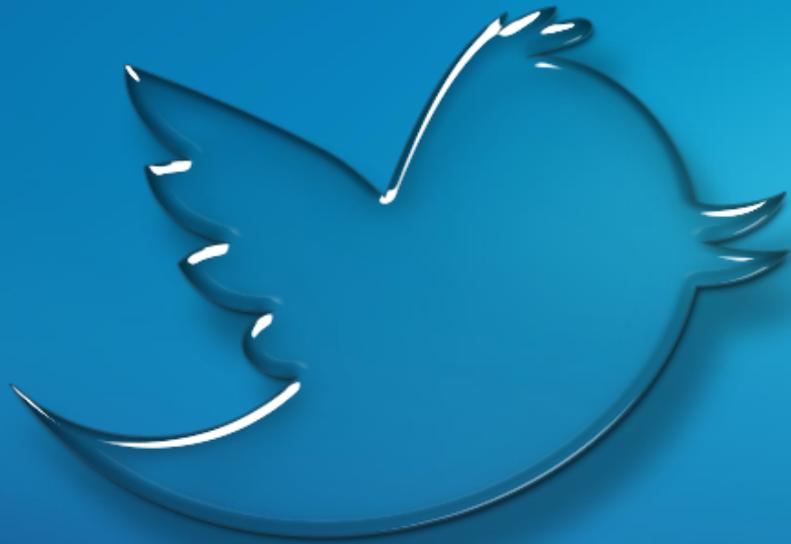


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Any  
questions



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