

**CCIA**

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## “State” Lobbying

F&I Reinsurance and Product Conference  
by  
**Tom Keepers**  
Executive Director and Executive Vice President  
Consumer Credit Industry Association

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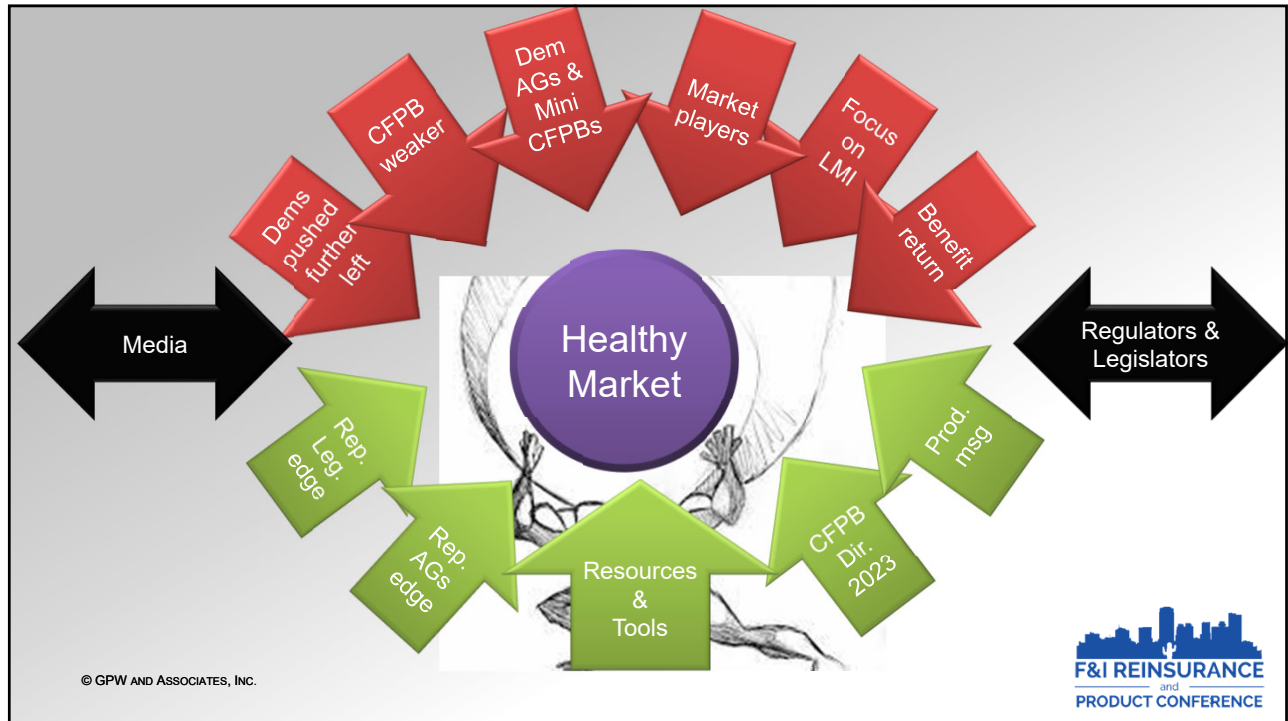
### Poll: What keeps you up at night? (attendees make only one selection)

1. Congress
2. Federal regulators
3. State regulators
4. State legislators
5. State attorneys general
6. Packers win the Super Bowl this year

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## About CCIA

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**Advocacy – federal, state and media**
  - Congress
  - NCOIL
  - Lobbyists
  - Feds
  - NAIC
  - Studies
- 
**Insights – weekly e-scans, research (projects & ad hoc) and virtual learning**
  - Website
  - Library
  - Delta
- 
**Connections – committees, working groups and venues**
  - 3x/year
  - Initiatives

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## 2019 YTD CCIA Recap

### Federal

MLA QA2  
All-In APR  
Business of Insurance  
FDIC Exams (GAP)  
FDIC Small-Dollar RFI  
CFPB Nominee  
CFPB & VSCs  
Coalitions & partners  
PAC events

### State

California (lending)  
Ohio (lending reg.)  
New Mexico (lending)  
Arizona (GAP)  
Colorado (GAP)  
Georgia (licensing)  
North Carolina (licensing)  
New Hampshire (CPI)  
New Jersey (CPI)  
NAIC LPI Model Act

### Insights & Tools

CCIA Monitor (40+)  
Annual Meeting  
Delta Learning Series (3)  
Ad hoc research  
Value of GAP  
GAP vs. Insurance  
CFPB & VSCs (2)  
GAP Academic Paper  
VPP Website

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## Other Activity at NAIC

- Surplus Lines (C) Task Force
- Risk Retention Group (E) Working Group
- Reinsurance (E) Task Force
- Restructuring Mechanisms (E) Working Group
- Loss Ratios

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## Poll: My top takeaway is... (attendees make only one selection)

1. The significant downward pressure on our industry
2. Industry [advocacy] is well positioned for the long term
3. Interconnectedness of the beltway and the states
4. Staying close to NAIC developments
5. Learning more about behavioral law & economics
6. The Packers win the Super Bowl this year

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## Questions



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