



## A Letter from the Executive Director

NATIONAL ALLIANCE OF LIFE COMPANIES *An Association of Life and Health Insurance Companies*

February, 2012

Dear Member:



Hope your new year is off to a great start. We are quite busy at the NALC, and expect 2012 to be an action-packed year.

Let me start with some important business. We continue to have our monthly phone calls for companies in the preneed business. These calls are very informative, and provide a great overview of legislative and regulatory action in the states. For those of you in the preneed business, I would urge you to participate in these calls.

Under the leadership of President Lynn Lowe, Dawn and I are busy putting final touches on our Spring Meeting in Carlsbad, California, at the LaCosta Resort. The meeting will be held April 18-20, 2012. We have a great group of commissioners already committed to attend, and expect several more to confirm in the coming weeks. Additionally, we have an outstanding group of panelists on topics ranging from investment strategies to legal issues. I will also provide an elections overview for the 2012 elections, and tell a few stories about the recent South Carolina Republican Primary for President. We are excited to be back in the San Diego area, and believe you will all have fun and learn a great deal at our meeting.

We continue to battle preneed issues on a few fronts. First of all, a big thanks to Rob Hardy for his leadership in providing an exemption for preneed companies in the pending Kentucky legislation requiring use of the Social Security Death Master file. We understand that Representative Damron has agreed to propose a similar amendment to the NCOIL Model Act, which should be of great benefit. While we still have concerns with the legislation, it's a big improvement from the original model- and it would not have happened without Rob Hardy.

We also have a few issues of concern in Virginia, where we are working with a coalition of preneed companies to create a more level playing field for preneed insurance carriers. Additionally, NCOIL has added preneed and final expense insurance to the "charge list" of the Life Insurance Committee. This simply means that the committee is charged with looking at issues surrounding preneed during 2012. We will continue to monitor any action at NCOIL, and work with the leadership to respond to any questions they may have.

As always, thank you for your support. Let us know if we can help in any way or answer any questions you may have.

Sincerely,

A handwritten signature in black ink that reads "Jim Hodges". The signature is written in a cursive, flowing style.

Jim Hodges  
Executive Director