



DATE: July 31, 2025

TO: Members of the Management Committee

FROM: Insurance Compact Officers

RE: Appointment to the Consumer Advisory Committee

The Compact Office has received an application for an open position on the Compact's Consumer Advisory Committee. Under Article VIII, Section 2 of the Compact Bylaws, the Management Committee makes appointments to the 8-member Consumer Advisory Committee. The Compact Officers have reviewed the submission and are recommending Laura Arp for appointment to the Consumer Advisory Committee.

There is currently one open seat on the Consumer Advisory Committee. In 2021, the Commission adopted updated eligibility and selection criteria and a new Conflict of Interest Statement for applicants. As part of the selection criteria, the applicant must demonstrate: 1) a commitment to and experience with consumer advocacy regarding insurance regulatory issues, and 2) a commitment to attending regular Insurance Compact meetings absent exceptional circumstance and actively participating on CAC matters.

Laura Arp currently serves as the owner and attorney with Arp Insurance Law, LLC. Ms. Arp was nominated for this open seat by Nebraska Director Eric Dunning.

Ms. Arp has completed the Conflict-of-Interest Statement and has indicated she has no material conflicts in accordance with the adopted Conflict of Interest guidelines. The Statement of Interest Ms. Arp submitted is attached.

The Compact Officers respectively ask the Management Committee to consider appointing Laura Arp to the open seat on the Consumer Advisory Committee.

Laura L. Arp
Arp Insurance Law, LLC
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Lincoln, NE 68521
402-318-4814
LLA@nebmedmal.org

May 19, 2025

Interstate Insurance Product Regulation Commission
444 N. Capitol Street NW, Suite 700
Washington, DC 20001
Via email to KSchutter@insurancecompact.org

RE: Consumer Advisory Committee Application

Dear Management Committee Members:

After reviewing the Consumer Advisory Committee Composition and Selection Criteria and speaking with Executive Director Schutter about what membership entails, I submit this statement of interest in serving on the CAC. Representing the interests of insurance consumers in matters before the Insurance Compact would be a rewarding experience and I can meaningfully contribute to the Compact's work.

During my time as a regulator, I developed an understanding of product standards for the lines of insurance eligible for Compact approval. I also grew an appreciation for the important role the Compact serves to create uniformity for insurers and the legal basis for product standards that sometimes differ from state law. I followed "the Colorado case" with interest and participated in discussions of Compact product standards.

I have helped policyholders make decisions, understand their coverage, and navigate claims. Providing legal guidance to the Department's Insurance Complaint Department gave me the chance to see all sides of claims disputes. One Department project I am particularly proud of is development of a checklist for policyholder letters used to implement long-term-care rate increases, which was a resource for the NAIC Long-Term Care Insurance Reduced Benefit Options Subgroup's checklist for premium increase communications. This work focused on clear, logical communication that allows policyholders to make informed decisions.

I am not affiliated with a consumer-related organization, but am happy to help people with their insurance questions. A week ago, I spent a few hours on the phone and email working through a woman's life insurance issue—a mutual friend referred her to me. Helping her explain her position to the insurance company reminded me how much I feel at home on the policyholder side of claims issues.

Even though most of my work since 2023 has been in the area of medical malpractice, I stay current on issues related to other lines of insurance. After leaving the Nebraska Department, I wrote the New Appleman on Nebraska Insurance Law for LexisNexis, which is reissued with updates annually. I have also published articles on issues including mental health parity and the intersection of discrimination standards and insurers' use of artificial intelligence in underwriting. My hope is to one day teach insurance law. I have been an adjunct at the University of Nebraska Law College for ten years and greatly enjoy teaching.

Getting back to the Compact and the CAC, I have no affiliation or remuneration from insurance industry interests that are subject to the Compact. My current affiliation with the Nebraska Department of Insurance only relates to medical malpractice insurance, and my only insurance industry compensation is as a board member for a Medicare Advantage insurer. A completed CAC Conflict of Interest Statement is attached to this letter.

References that can attest to my experience and capabilities in representing consumer interests are Bruce Ramge at 402-871-9608 and Martin Swanson at 402-471-4503.

Thank you for reading this letter and considering my application. It would be an honor to work with the Compact as an advocate for policyholders.

Sincerely,

A handwritten signature in blue ink that reads "Laura Arp". The signature is fluid and cursive, with the first name "Laura" and the last name "Arp" clearly distinguishable.

Laura L. Arp

Enclosures: Resume, Conflict of Interest Statement