

**Agenda item 2. Review the Steps in the Consultative and Advisory Services Office Process and Feedback from the November 5<sup>th</sup> Compact Roundtable**

The Committee viewed the four vignettes shown during the November 5, 2025 Compact Roundtable which illustrate the phases of the process that will be used by the Consultative and Advisory Services Office.

Comments regarding vignette #1 Company Meeting to Discuss New Product – The Compact Office reported that industry representatives at the Compact Roundtable stated that this vignette is a fair representation of the reality of initial product development. Maryland commented that they were concerned this process will be used as an alternative approval process. The Compact Office responded that the report provided at the end of the process is for use when the company files their product with the member states, not with the Compact. Director Dunning commented that this is more of an advisory service; not a means to obtain forms approval.

Comments regarding vignette #2 Company Call With Compact Office – The Compact Office reported that this video helped regulators and industry representatives at the Compact Roundtable begin to understand how the process will work. They noted similarities to the Compact's pre-filing process, but unlike the pre-filing process, the insurance company will provide a detailed presentation for the member states to view and discuss together.

Comments regarding vignette #3 Compact Facilitates Presentation to States – The Compact Office reported that the industry representatives at the Compact Roundtable commented that receiving clear and actionable information regarding things to be addressed on the front end of the multi-state filing project would be very helpful, however, there was some concern about the confidentiality of their proprietary information. The regulators stated that they appreciated that they would be getting more detailed information.

Comments regarding vignette #4 CASO Regulator Meeting – the Compact Office reported that the regulators at the Compact Roundtable appreciated the expertise provided by the Compact in the course of the CASO Office review of their product, especially for those states that may be lacking actuarial resources at this time. The industry representatives commented that they felt this was a good opportunity to prepare their product for filing in the member states as this process could minimize compliance issues during member state review.

Maryland was very complimentary of this procedure but wanted more information about confidentiality.

Oregon commented that not all states would participate in this process, so the information in the report could not be attributed to all states and asked if this fact is clear to the insurance companies. The Compact Office confirmed that this is clear to the insurance companies.

Adjunct Services Committee (ASC)  
Regulator-only call  
November 17, 2025

**Agenda item 3. Discuss Compact Office Survey to States and Confidentiality Primer**

The Compact Office provided an update on an upcoming survey to measure interest in participation in insurance company presentations in the Consultative and Advisory Services pilot. At the request of the Compact Officers, the Compact Office is preparing a primer on confidentiality considerations and statutory protections for company trade secret information as pertain to the CASO process. This primer will hopefully be distributed by Thanksgiving.

**Agenda item 4. Update on Status of Consultative and Advisory Services Pilot**

At this time, the Compact Office has three companies interested in the pilot, two of which have already completed the pre-filing questionnaire.

**Agenda item 5. Any Other Matters**

The Compact Office requested that any suggestions for renaming the Consultative and Advisory Services Office be sent to Karen Schutter.