

Spaulding Addresses AICP Annual Conference

Ralph Spaulding of the firm's Life Insurance department recently participated in three panel discussions at the [Association of Insurance Compliance Professionals](#) annual conference in Orlando in the following sessions:

Fostering an Innovative Environment. A discussion of ways to foster the creative side of product development and then how to guide that new, unique and innovative product through the regulatory process and get it to the field before it becomes yesterday's news.

Association Groups. As states take a closer look at associations and implementing tighter controls, Ralph and his co-panelists discussed association groups, special requirements, extraterritorial jurisdiction, multiple employer welfare arrangements and pitfalls and how to avoid them.

Variable Language. This panel looked at the advantages and disadvantages of using variable language, special issues, common errors and misunderstandings, and acceptable explanations of variability – both from the perspective of the insurer and the regulator.

For more information on any of these issues, contact Ralph Spaulding at rspaulding@hinmanstraub.com or call 518.436.0751.