



## Compliance Program Management

# NILS™ MCE Enhanced Data

Market Conduct  
compliance monitoring,  
analysis and prioritization.

**The Market Conduct examination and internal compliance review and prioritization process is complex, time consuming and costly. Compliance professionals must effectively manage external regulatory examinations, continually verify that compliance controls are in place and working correctly, ensure that all corrective actions are fully addressed, and develop market conduct program metrics and reports for senior management.**

Staying on top of the market conduct compliance curve can put a high demand on resources. Insurance organizations need a market conduct compliance solution that efficiently pinpoints areas for improvement and focus.

NILS MCE Enhanced Data provides a prioritized summary of publicly available market conduct enforcement actions—tailored by state and line of business, and delivered monthly in an Excel format. This solution effectively monitors the market conduct environment and also provides enhanced content with direct access to the enforcement activities and criticisms. Enhanced content can be tailored to streamline your market conduct analysis, prioritization and reporting workflow and responsibilities.

The Excel format delivery allows you to continue to use your current tools—without incurring implementation or software costs.

The NILS MCE Enhanced Data allows rapid assessment of industry enforcement activity. This enables you to provide meaningful guidance to your organization about key developments, and risks, and to calibrate your market conduct compliance program continuously. With Market Conduct Enhanced Content, you can:

- Identify key changes in the market conduct enforcement environment, including changes in state activity levels, focus on specific lines of business, and topics/issues.
- Gain insight into where investing in building relationships with regulators may be beneficial.
- Rapidly integrate the latest enforcement developments into the company's compliance audit plan.
- Perform internal compliance reviews in a focused, risk-based manner.
- Highlight critical industry enforcement developments to senior management.
- Identify new emerging risks based on peer experience.

**Impact analysis** – Priority ratings are assigned reflecting exam triggers, outcomes and key findings— allowing you to immediately focus on the most significant penalties/outcomes.

**Enforcement action triggers** – Allow you to understand major drivers for enforcement actions and whether you are likely to receive similar regulatory attention.

**Action outcomes** – Help you comprehend the scope of outcomes from fines and corrective actions to premium refunds and restitution for unpaid/underpaid claims and more, so you get a clearer sense of exposures you may face in your own actions.

**Key findings** – Deliver a description of examiner determinations of noncompliant processes, along with key areas identified in the review that had an impact on the outcomes.

### **Compliance review priority and priority factors**

– Provide a score based on various factors involved in the market conduct actions to assist you with understanding relevance to your current and future exam experiences.

**Benchmarking** – Lets you quickly determine your market conduct performance against industry peers.

NILS is supported by a team of experts including industry professionals, insurance attorneys, and former insurance regulators as the industry-leading provider of Market Conduct research tools.

To find out more about NILS MCE Enhanced Data, or to request a demonstration, please visit [WoltersKluwer.com](https://www.wolterskluwer.com) or contact us at 800.481.1522.

### **About Wolters Kluwer Governance, Risk & Compliance**

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NILS MCE Enhanced Data Product Sheet