

**DEPARTMENT OF TRANSPORTATION****National Highway Traffic Safety Administration**

[Docket No. NHTSA–2011–0149]

**National Emergency Medical Services Advisory Council (NEMSAC); Notice of Federal Advisory Committee Meeting**

**AGENCY:** National Highway Traffic Safety Administration (NHTSA), U.S. Department of Transportation (DOT).

**ACTION:** Meeting Notice—National Emergency Medical Services Advisory Council.

**SUMMARY:** The NHTSA announces a meeting of NEMSAC to be held in the Metropolitan Washington, DC, area. This notice announces the date, time, and location of the meeting, which will be open to the public. The purpose of NEMSAC is to provide a nationally recognized council of emergency medical services representatives and consumers to provide advice and recommendations regarding Emergency Medical Services (EMS) to DOT's NHTSA.

**DATES:** The meeting will be held on December 13, 2011, from 1 p.m. to 5 p.m. E.S.T., and on December 14, 2011, from 8 a.m. to 12 p.m. E.S.T. A public comment period will take place on December 13, 2011, between 3:30 p.m. and 4:30 p.m. E.S.T. Written comments or requests to make oral presentations must be received by December 8, 2011.

**ADDRESSES:** The meeting will be held at the Key Bridge Marriott at 1401 Lee Highway, Arlington, Virginia 22209.

Written comments and requests to make oral presentations at the meeting should reach Drew Dawson or Noah Smith at the address listed below and should be received by December 8, 2011. All submissions received may be submitted by either one of the following methods: (1) You may submit comments by e-mail: [drew.dawson@dot.gov](mailto:drew.dawson@dot.gov) or [noah.smith@dot.gov](mailto:noah.smith@dot.gov) or (2) you may submit comments by fax: 202–366–7149.

**FOR FURTHER INFORMATION CONTACT:**

Drew Dawson, Director, U.S. Department of Transportation, Office of Emergency Medical Services, 1200 New Jersey Avenue, SE., NTI–140, Washington, DC 20590, telephone number 202–366–9966; e-mail [Drew.Dawson@dot.gov](mailto:Drew.Dawson@dot.gov).

**SUPPLEMENTARY INFORMATION:** Notice of this meeting is given under the Federal Advisory Committee Act, Public Law 92–463, as amended (5 U.S.C. App.). The NEMSAC will meet on Tuesday and

Wednesday, December 13–14, 2011, at the Key Bridge Marriott at 1401 Lee Highway, Arlington, Virginia 22209.

**Agenda of National EMS Advisory Council Meeting, December 13–14, 2011**

The tentative agenda includes the following:

*Tuesday, December 13, 2011*

- (1) Opening Remarks.
- (2) Introduction of Members and All in Attendance.
- (3) Review and Approval of Minutes of Last Meeting.
- (4) Update from NHTSA Office of EMS.
- (5) Presentation of the Draft Culture of Safety Strategy.
- (6) Federal Partner Update.
- (7) Public Comment Period.
- (8) Business of the Council.

*Wednesday, December 14, 2011*

- (1) Presentations from NEMSAC Committees.
- (2) Deliberations of Committee Documents.
- (3) Discussion of New and Emerging Issues.
- (4) Unfinished Business/Continued Discussion from Previous Day.
- (5) Next Steps and Adjourn.

A public comment period will take place on December 13, 2011, between 3:30 p.m. and 4:30 p.m. E.S.T.

**Public Attendance:** This meeting will be open to the public. There will not be a teleconference option for this meeting. Individuals wishing to attend must provide their name, affiliation, phone number, and e-mail address to Noah Smith by e-mail at [Noah.Smith@dot.gov](mailto:Noah.Smith@dot.gov) or by telephone at 202–366–5030 no later than December 8, 2011.

Members of the public who wish to make comments on Tuesday, December 13, 2011, between 3:30 p.m. and 4:30 p.m. E.S.T. are requested to register in advance. In order to allow as many people as possible to speak, speakers are requested to limit their remarks to 5 minutes. For those wishing to submit written comments, please follow the procedure noted above.

Minutes of the NEMSAC Meeting will be available to the public online through <http://www.ems.gov>.

Issued on: October 12, 2011.

**Jeffrey P. Michael,**

*Associate Administrator for Research and Program Development.*

[FR Doc. 2011–26756 Filed 10–14–11; 8:45 am]

**BILLING CODE 4910–59–P**

**DEPARTMENT OF THE TREASURY****Public Input on the Report to Congress on How To Modernize and Improve the System of Insurance Regulation in the United States**

**AGENCY:** Departmental Offices, Treasury.

**ACTION:** Notice and request for comment.

**SUMMARY:** Section 313(p) of Title 31 of the United States Code, as codified by the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111–203) (the “Dodd-Frank Act”) requires the Federal Insurance Office (the “FIO”) to conduct a study on how to modernize and improve the system of insurance regulation in the United States. The study must be submitted to Congress not later than 18 months after the date of the Dodd-Frank Act’s enactment. To assist the FIO in conducting the study and formulating its recommendations, the FIO is issuing this request for comment.

**DATES:** *Comment Due Date:* December 16, 2011. Early submissions are encouraged.

**ADDRESSES:** Interested persons may submit comments electronically through the Federal eRulemaking Portal at <http://www.regulations.gov>, in accordance with the instructions. Comments will be available at <http://www.regulations.gov> as submitted, unless modified for technical reasons. Accordingly, your comments will not be edited to remove any identifying or contact information. Electronic submissions are encouraged.

Comments may also be mailed to the Department of the Treasury, Federal Insurance Office, MT 1001, 1500 Pennsylvania Avenue, NW., Washington, DC 20220.

**Additional Instructions.** Responses should also include: (1) The data or rationale, including examples, supporting any opinions or conclusions; (2) approaches and options toward improvement or modernization, if any; and, (3) any specific legislative, administrative, or regulatory proposals for carrying out such approaches or options.

**FOR FURTHER INFORMATION CONTACT:**

Federal Insurance Office, Department of Treasury, at (202) 622–3137.

**SUPPLEMENTARY INFORMATION:****I. Background:**

The Dodd-Frank Act requires the FIO to conduct a study on how to modernize and improve the system of insurance regulation in the United States (31 U.S.C. 313(p)(1)). This study will be based on and guided by the considerations and factors listed in the statute.

**II. Solicitation for Comments:**

Commenters are invited to submit views on:

1. Systemic risk regulation with respect to insurance;
2. Capital standards and the relationship between capital allocation and liabilities, including standards relating to liquidity and duration risk;
3. Consumer protection for insurance products and practices, including gaps in State regulation and access by traditionally underserved communities and consumers, minorities, and low- and moderate-income persons to affordable insurance products;
4. The degree of national uniformity of State insurance regulation, including the identification of, and methods for assessing, excessive, duplicative or outdated insurance regulation or regulatory licensing process;
5. The regulation of insurance companies and affiliates on a consolidated basis;
6. International coordination of insurance regulation;
7. The costs and benefits of potential Federal regulation of insurance across various lines of insurance (except health insurance);
8. The feasibility of regulating only certain lines of insurance at the Federal level, while leaving other lines of insurance to be regulated at the State level;
9. The ability of any potential Federal regulation or Federal regulators to eliminate or minimize regulatory arbitrage;
10. The impact that developments in the regulation of insurance in foreign jurisdictions might have on the potential Federal regulation of insurance;
11. The ability of any potential Federal regulation or Federal regulator to provide robust consumer protection for policyholders; and
12. The potential consequences of subjecting insurance companies to a Federal resolution authority, including the effects of any Federal resolution authority:
  - i. On the operation of State insurance guaranty fund systems, including the loss of guaranty fund coverage if an insurance company is subject to a Federal resolution authority;
  - ii. On policyholder protection, including the loss of the priority status of policyholder claims over other unsecured general creditor claims;
  - iii. In the case of life insurance companies, on the loss of the special status of separate account assets and separate account liabilities; and
  - iv. On the international competitiveness of insurance companies.

Authority: 31 U.S.C. 313.

Michael T. McRaith,

Director, Federal Insurance Office,  
Department of Treasury.

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**DEPARTMENT OF THE TREASURY****Office of the Comptroller of the Currency**

[Docket ID OCC-2011-0024]

**FEDERAL RESERVE SYSTEM**

[Docket No. OP-1431]

**FEDERAL DEPOSIT INSURANCE CORPORATION**

[RIN 3064-ZA00]

**FARM CREDIT ADMINISTRATION**

[RIN 3052-AC46]

**NATIONAL CREDIT UNION ADMINISTRATION**

[RIN 3133-AD41]

**Loans in Areas Having Special Flood Hazards; Interagency Questions and Answers Regarding Flood Insurance**

**AGENCIES:** Office of the Comptroller of the Currency, Treasury (OCC); Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC); Farm Credit Administration (FCA); National Credit Union Administration (NCUA).

**ACTION:** Notice and request for comment.

**SUMMARY:** The OCC, Board, FDIC, FCA, and NCUA (collectively, the Agencies) are finalizing two new questions and answers, one relating to insurable value and one relating to force placement, and withdrawing one question and answer regarding insurable value. The two final questions and answers supplement the "Interagency Questions and Answers Regarding Flood Insurance" (Interagency Questions and Answers), which were published on July 21, 2009 (74 FR 35914). Based on comments received, the Agencies also have significantly revised two questions and answers regarding force placement of flood insurance that were initially proposed on July 21, 2009, and are proposing revision to a previously finalized question and answer. These three revised questions and answers are being proposed for comment.

**DATES:** Effective date of final questions and answers: October 17, 2011.

**Comment due date:** Comments on the proposed questions and answers must

be submitted on or before December 1, 2011.

**ADDRESSES:** Although the Agencies will jointly review all the comments submitted, it will facilitate review of the comments if interested parties send comments to the agency that is the appropriate federal regulator for the type of institution addressed in the comments. Interested parties are invited to submit written comments to:

**OCC:** Because paper mail in the Washington, DC area and at the Agencies is subject to delay, commenters are encouraged to submit comments by e-mail, if possible. Please use the title "Loans in Areas Having Special Flood Hazards; Interagency Questions and Answers Regarding Flood Insurance" to facilitate the organization and distribution of the comments. You may submit comments by any of the following methods:

- **E-mail:** [regs.comments@occ.treas.gov](mailto:regs.comments@occ.treas.gov).
- **Mail:** Office of the Comptroller of the Currency, 250 E Street, SW., Mail Stop 2-3, Washington, DC 20219.
- **Fax:** (202) 874-5274.
- **Hand Delivery/Courier:** 250 E Street, SW., Attn: Communications Division, Mail Stop 2-3, Washington, DC 20219.

**Instructions:** You must include "OCC" as the agency name and "Docket ID OCC-2011-0024" in your comment. In general, the OCC will enter all comments received into the docket and publish them on the Regulations.gov Web site without change, including any business or personal information that you provide such as name and address information, e-mail addresses, or phone numbers. Comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not enclose any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

You may review comments and other related materials that pertain to this notice by any of the following methods:

- **Viewing Comments Personally:** You may personally inspect and photocopy comments at the OCC's Communications Division, 250 E Street, SW., Washington, DC. For security reasons, the OCC requires that visitors make an appointment to inspect comments. You may do so by calling in advance (202) 874-4700. Upon arrival, visitors will be required to present valid government-issued photo identification and submit to security screening in order to inspect and photocopy comments.