



Federal Deposit Insurance Corporation

550 17th Street NW, Washington, DC 20429

June 20, 2013

TO: Executive Secretary Section

FROM: Marianne Hatheway *MH*
Deputy to Director Jeremiah O. Norton

SUBJECT: Meeting with insurance companies regarding proposed rulemakings

Please include this memorandum in the public file for the following three notices and requests for comment:

- Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, and Transition Provisions;
- Regulatory Capital Rules: Advanced Approaches Risk-based Capital Rules; Market Risk Capital Rule; and
- Regulatory Capital Rules: Standardized Approach for Risk-weighted Assets; Market Discipline and Disclosure Requirements.

On June 19, 2013, the following individuals met with Director Norton and three FDIC staff members:

- Mark Thresher, Chief Financial Officer, Nationwide;
- Patricia Hatler, Chief Legal Officer, Nationwide;
- Michael Mahaffey, Chief Risk Officer, Nationwide;
- Bridget Hagan, Vice President, Nationwide;
- Ricardo Anzalda, General Counsel, MetLife;
- Heather Wingate, Vice President, MetLife;
- Paul Ochsner, Chief Actuary, Mutual of Omaha;
- Melissa Taylor, Vice President, Mutual of Omaha;
- Robert Falzon, Chief Financial Officer, Prudential;
- Ann Kappler, Chief Legal Officer, Prudential;
- Paul Smith, Chief Financial Officer, State Farm;
- Wayne Cimons, Counsel, State Farm;
- Virginia Wilson, Chief Financial Officer, TIAA-CREF;
- Brandon Becker, Chief Legal Officer, TIAA-CREF;
- Larry Chadwick, Vice President, TIAA-CREF; and
- Frank Carrino, Corporate Counsel, Westfield Group

The discussion during the meeting centered on issues relating to the above-mentioned rulemaking. This memorandum memorializes the meeting.