

NOVEMBER 14-17



2026 FALL NATIONAL MEETING
DALLAS, TX

National Meeting Preview

TO: NAIC Members, State Insurance Regulators, and Interested Parties
FROM: NAIC Committee Support Staff
DATE: Oct. 12, 2026
SUBJECT: Preview of NAIC Committee and Task Force Activities for the Fall National Meeting

The NAIC appreciates your active involvement and input. We ensure the broadest possible access while reserving the right to close a meeting for specific purposes, as outlined in the NAIC Policy Statement on Open Meetings. To make your meeting experience as valuable as possible, we present this information to help you plan your schedule.

The *Preview* highlights key actions planned by the NAIC Membership during its upcoming national meeting. The information should only be used as a general reference. These sessions are subject to change to reflect developments between the time this was written and the start of the national meeting.

Important note: We strongly encourage you to check the detailed program agenda posted [here](#) on the NAIC website for the most current dates and times of all meeting sessions, as well as any events before or after the national meeting.

SPECIAL MEETINGS AND/OR EVENTS

Center for Insurance Policy and Research

Fighting AI-Facilitated Insurance Fraud

Sunday, Nov. 15, 2026, 2:15 - 3:45 p.m.

Insurance fraud steals over \$300 billion annually, adding \$400 to \$700 to family insurance costs per year. Generative AI has become a key tool for committing fraud by enhancing damage in photos submitted with claims, faking medical records, filing fraudulent medical billing forms, voice cloning, creating synthetic identities, and enhancing phishing emails. There are software tools that aid in detecting AI-facilitated insurance fraud, but software alone is not sufficient to combat fraud.

A multi-layered approach with cross-company and cross-DOI coordination is critical to effectively combat AI-facilitated insurance fraud, alongside effective tools. Further, education in software and mitigation approaches is needed to aid regulatory efforts to reduce AI-facilitated insurance fraud.

This session is designed to increase regulatory awareness of AI-facilitated insurance fraud, how it is being committed, and inform regulators on tools and approaches that can aid in tackling it.

Learning Objectives:

- Understand how AI is impacting the landscape of insurance fraud.
- Identify software tools and mitigation approaches to combat AI-facilitated insurance fraud and their effectiveness.
- Discuss the benefits of cross-state and industry collaboration to combat AI insurance-facilitated fraud.
- Identify key components of NAIC training on AI insurance-facilitated fraud detection.

REGULARLY SCHEDULED MEETINGS

Executive (EX) Committee

The **EXECUTIVE (EX) COMMITTEE** will consider adoption of the report of the Executive (EX) Committee, as well as the reports of its task forces. The Executive (EX) Committee may consider adoption of the Requests for NAIC Model Law Development that are currently pending with sponsoring letter committees. The Committee will also: 1) consider adoption of its 2027 proposed charges; 2) receive progress reports regarding work on NAIC models currently under development; and 3) hear updates from the Interstate Insurance Product Regulation Commission (Compact) and the National Insurance Producer Registry (NIPR). A draft agenda and meeting materials will be made available for review on the [Fall National Meeting](#) page on the NAIC website.

During the **Executive (EX) Committee and Plenary** meeting, NAIC Members will: 1) consider adoption of the Generally Recognized Expense Table (GRET); 2) consider adoption of the *Affordability and Availability of Homeowners Insurance Playbook*; and 3) consider adoption of minutes from the Summer National Meeting. They will receive reports from the eight standing committees, and progress reports will be provided on the states' implementation efforts on NAIC-adopted model laws, regulations, and/or amendments. The meeting will adjourn into regulator-to-regulator session, pursuant to paragraph 5 (voting on election of officers of the NAIC) of the NAIC Policy Statement on Open Meetings.

During the Dec. 14 joint meeting of the Executive (EX) Committee and Plenary, NAIC Members will: 1) consider adoption of the 2027 proposed charges and 2) consider adoption of the 2027 proposed NAIC budget.

Please note: An NAIC model law, regulation, bulletin, white paper, or other pertinent item for review and discussion by the Executive (EX) Committee and Plenary may be added to its agenda for consideration at any time prior to the Fall National Meeting. Please watch for updates on the interactive agenda on the [Meetings and Events page](#) of the NAIC website.

The **NATURAL CATASTROPHE RISK AND RESILIENCE (EX) TASK FORCE** will: 1) consider adoption of its minutes; 2) receive updates from its working groups on key priorities; and 3) hear a presentation from the NAIC on model evaluation.

- The **Pre-Disaster Mitigation and Risk Modeling (EX) Working Group** and the **Severe Peril (EX) Working Group** will meet in joint session and will: 1) consider adoption of minutes; 2) receive updates from the Working Groups, including the status of the mitigation model law; and 3) receive an update on the Natural Catastrophe Risk Dashboard.

The **RISK-BASED CAPITAL MODEL GOVERNANCE (EX) TASK FORCE** will finalize its discussions on risk-based capital (RBC) governance and a gap analysis.

Life Insurance and Annuities (A) Committee

The **LIFE INSURANCE AND ANNUITIES (A) COMMITTEE** will: 1) consider adoption of the reports of the Life Actuarial (A) Task Force, the Annuity Buyer's Guide (A) Working Group, the Annuity Suitability (A) Working Group, and the Life Insurance and Annuities Illustrations (A) Working Group; and 2) consider adoption of its 2027 proposed charges.

The **LIFE ACTUARIAL (A) TASK FORCE** will: 1) continue the development of requirements for principle-based reserving (PBR); 2) receive an update on *Valuation Manual (VM)-22*, Requirements for Principle-Based Reserves for Non-Variable Annuities, and discuss comments on retrospective application and settlement options; 3) hear an update on regulatory reviews of *Actuarial Guideline LV–Application of the Valuation Manual for Testing the Adequacy of Reserves Related to Certain Life Reinsurance Treaties* (AG 55); 4) hear an update from the American Academy of Actuaries (Academy) Life Practice Council; 5) hear an update from the Academy's Council on Professionalism and Education; 6) hear an update on the Generator of Economic Scenarios (GOES) Model Governance Framework; 7) hear an update on regulator reviews of *Actuarial Guideline LIII–Application of the Valuation Manual for Testing the Adequacy of Life Insurer Reserves* (AG 53); 8) receive an update on the work of the Life Insurance and Annuities Illustrations (A) Working Group; 9) receive an update on the work of the Nonforfeiture Drafting Group; and 10) consider adoption of the reports of its subgroups.

Health Insurance and Managed Care (B) Committee

The **HEALTH INSURANCE AND MANAGED CARE (B) COMMITTEE** will: 1) hear a presentation on an issue of interest to the Committee; 2) consider adoption of its 2027 proposed charges and its working group and task force 2027 proposed charges; 3) consider adoption of its Summer National Meeting minutes; 4) possibly discuss and consider adoption of the issue briefs being developed by the Health Care Affordability and Mitigation (B) Working Group; and 4) possibly hear updates from representatives of the federal Centers for Medicare & Medicaid Services (CMS) on activities of interest to the Committee, including the federal Affordable Care Act (ACA) implementation.

- The **Employee Retirement Income Security Act (ERISA) and Alternative Health Coverage (B) Working Group** will discuss level-funded plans. The Working Group will also meet in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings, to share information about potential unauthorized entities.

- The **Health Care Affordability and Mitigation (B) Working Group** will solicit feedback from interested parties on state options for enhancing affordability and access to health coverage.

The **HEALTH ACTUARIAL (B) TASK FORCE** will: 1) hear an update from the federal Center for Consumer Information and Insurance Oversight (CCIO); 2) hear an update from the American Academy of Actuaries (Academy) Health Practice Council; 3) hear an update from the Society of Actuaries (SOA) Research Institute; and 4) hear a professionalism update from the Academy.

The **REGULATORY FRAMEWORK (B) TASK FORCE** will hear an update on a topic of interest to the Task Force. Additionally, the Task Force will: 1) consider adoption of its Summer National Meeting minutes and any interim minutes and 2) consider adoption of the reports of its working groups.

- The **Prescription Drug Coverage (B) Working Group** will hear a discussion and presentations on group purchasing organizations (GPOs).

The **SENIOR ISSUES (B) TASK FORCE** will consider adoption of its Oct. 8 minutes. Its remaining agenda has not yet been developed, but it will likely include further discussion of long-term care (LTC) riders, Medicare Advantage issues, and possibly the progression of open enrollment.

Property and Casualty Insurance (C) Committee

The **PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE** will: 1) consider adoption of the reports of its task forces and working groups; 2) consider adoption of the Casualty Actuarial and Statistical (C) Task Force white paper; 3) hear presentations on litigation in property/casualty (P/C) insurance markets; 4) hear an update on the use of criminal history by insurers; and 5) consider adoption of its 2027 proposed charges.

The **CASUALTY ACTUARIAL AND STATISTICAL (C) TASK FORCE** will: 1) consider adoption of the homeowners rate regulation (cross-state subsidization) white paper; 2) hear from Task Force liaisons; and 3) hear from professional actuarial associations.

The **HOMEOWNERS MARKET DATA CALL (C) TASK FORCE** and **Homeowners Market Report (C) Working Group** will meet in joint session to: 1) consider adoption of their minutes; 2) receive an update on the 2026 homeowners data call and subsequent public report; and 3) discuss the 2027 homeowners market data call.

The **SURPLUS LINES (C) TASK FORCE** will not meet at the Fall National Meeting. It plans to meet prior to the national meeting to: 1) consider adoption of its minutes; 2) consider adoption of the report of its working group; and 3) hear a presentation on the new NAIC surplus lines website.

Market Regulation and Consumer Affairs (D) Committee

The **MARKET REGULATION AND CONSUMER AFFAIRS (D) COMMITTEE** will: 1) consider adoption of its Aug. 13 minutes; 2) consider adoption of the draft recommendations for the improvement and modernization of the market conduct regulatory framework; 3) consider adoption of revisions to the NAIC *Independent Adjuster Licensing Guidelines* (GL 1224); 4) receive an update on the development of a cybersecurity response framework for multistate coordination of cybersecurity events; 5) receive a presentation on metrics for holding health plans accountable on prior authorizations; 6) discuss unclaimed life insurance proceeds; and 7) consider adoption of the reports of its task forces and working groups.

- The **Market Actions (D) Working Group** will meet in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings, to continue work on its goals.
- The **Market Conduct Regulation Modernization (D) Working Group** will: 1) consider adoption of its Aug. 13 minutes; 2) receive a summary of the Sept. 15 regulator-only meeting regarding the *Market Regulation Handbook*; and 3) consider adoption of the draft recommendations for the improvement and modernization of the market conduct regulatory framework.

The **ANTIFRAUD (D) TASK FORCE** will: 1) consider adoption of its Summer National Meeting minutes; 2) consider adoption of the reports of its working groups; and 3) hear updates from interested parties about their recent activities to address insurance fraud. The Task Force will also meet in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings, to continue work on its goals.

The **PRODUCER LICENSING (D) TASK FORCE** will: 1) consider adoption of its Oct. 8 minutes; 2) consider adoption of the 1033 written consent template; 3) consider adoption of revisions to the NAIC *Independent Adjuster Licensing Guidelines* (GL 1224); 4) consider adoption of revisions to the NAIC *State Licensing Handbook*; 5) consider adoption of the producer termination of company appointment for cause form; 6) consider adoption of revised appendices to the Continuing Education Reciprocity (CER) Agreement; 7) consider adoption of the reports of its working groups; and 8) hear a report from the National Insurance Producer Registry (NIPR) Board of Directors; and 9) discuss the security of remote licensing exams and ways to improve the administration of remote licensing exams.

Financial Condition (E) Committee

The **FINANCIAL CONDITION (E) COMMITTEE** will: 1) consider adoption of the reports of its task forces and working groups; 2) receive updates on various projects, including the NAIC Due Diligence Project, work by the Risk-Based Capital Investment Risk and Evaluation (E) Working Group on collateralized loan obligations (CLOs) and other asset-backed securities (ABS), and work by the Statutory Accounting Principles (E) Working Group on insurance company-owned life insurance (ICOLI); 3) receive a presentation on the Macroprudential Risk Dashboard from the Macroprudential (E) Working Group; and 4) consider adoption of proposed changes to *Statement of Statutory Accounting Principles (SSAP) No. 7—Asset Valuation Reserve and Interest Maintenance Reserve*.

- The **Financial Analysis (E) Working Group** will meet in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings, to continue work on its goals.
- The **Valuation Analysis (E) Working Group** will meet in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings, to continue work on its goals.

The **ACCOUNTING PRACTICES AND PROCEDURES (E) TASK FORCE** will consider adoption of its charges and the reports of its working groups, including adoption of the interim activity of the Blanks (E) Working Group.

- The **Statutory Accounting Principles (E) Working Group** will: 1) hear comments on previously exposed items, including those regarding the negative interest maintenance reserve (IMR), fair value disclosures, asset liability management (ALM) derivatives, the valuation of funds withheld assets; insurer owned life insurance (ICOLI), debt securities with embedded ALM risk, replication synthetic asset transactions (RSATs); and 2) consider new items for exposure.

The **CAPITAL ADEQUACY (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) consider adoption of the reports of its working group and subgroup; 3) discuss Statutory Accounting Principles (E) Working Group referrals regarding insurer owned life insurance (ICOLI) and security lending; 4) hear an update regarding the risk-based capital (RBC) impairment project from the American Academy of Actuaries (Academy); and 5) consider exposure of proposals.

- The **Life Risk-Based Capital (E) Working Group** will: 1) consider adoption of its minutes; 2) consider adoption the reports of its subgroups; 3) continue discussion on implementing changes in response to the Financial Condition (E) Committee referral on reinsurance risk; and 4) hear an update on C-3 alignment field and model office testing.
- The **Health Risk-Based Capital (E) Working Group** will not meet at the Fall National Meeting. It plans to meet Oct. 28 to: 1) consider adoption of its minutes; 2) receive a referral from the Statutory Accounting Principles (E) Working Group; 3) adopt its working agenda; and 4) receive a report on the Managed Care Credit Drafting Group.
- The **Risk-Based Capital Investment Risk and Evaluation (E) Working Group** will: 1) consider adoption of its minutes; 2) receive an update from the Invested Assets (E) Task Force; and 3) continue discussion on the evaluation of appropriate risk-based capital (RBC) treatment for asset-backed securities (ABS).
- The **Property and Casualty Risk-Based Capital (E) Working Group** will not meet at the Fall National Meeting. It plans to meet jointly with the Catastrophe Risk (E) Subgroup to: 1) consider adoption of their interim joint meeting minutes; 2) consider adoption of proposal 2026-13-CR (Severe Convective Storm Implementation; 3) consider adoption of proposal 2026-04-CR (2026 CAT Event List Jan thru Sept); 4) discuss the Working Group and Subgroup working agenda; 5) discuss climate impact disclosures; and 6) discuss flood peril.

The **EXAMINATION OVERSIGHT (E) TASK FORCE** will not meet at the Fall National Meeting. It plans to meet prior to the national meeting to: 1) consider adoption of its Oct. 9 and Summer National Meeting minutes and 2) consider adoption of the reports of its working groups.

The **FINANCIAL STABILITY (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) hear an update on the Financial Stability Oversight Council (FSOC); 3) consider adoption of the report of its working group; 4) receive the macroprudential risk assessment report; 5) receive an update from the Valuation Analysis (E) Working Group; and 6) hear an international update.

The **INVESTED ASSETS (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) consider adoption of the reports of its working groups; 3) receive a verbal report regarding recent regulator-to-regulator meetings of the Investment Analysis (E) Working Group; and 4) hear a presentation regarding emerging investment structures (e.g., fund finance) and evolving market trends, including the increasing complexity and interconnectedness of certain structured investments and the risks and considerations they present. It will also explore transparency into underlying exposures, risk identification and mitigation, and considerations for regulators and other market participants.

- The **Credit Rating Provider (E) Working Group** will: 1) consider adoption of its minutes; 2) discuss comments received for the revised credit rating provider due diligence framework; and 3) discuss and consider adoption of the revised credit rating provider due diligence framework proposal.
- The **Investment Designation Analysis (E) Working Group** will not meet at the Fall National Meeting. It plans to meet prior to the national meeting to: 1) consider adoption of its minutes; 2) consider adoption of a proposed amendment to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) guidelines regarding modeling of, and assignment of NAIC designations to, collateralized loan obligations (CLOs); 3) receive proposed amendments to the P&P Manual to: publish a list of CLOs outside of the thin tranche scope, updates to The NAIC U.S. Government Money Market Fund List instructions, and updates to the Excluded Rating (ER) identifier; and 4) receive a proposed amendment to the P&P Manual regarding The NAIC U.S. Government Money Market Funds List eligibility.

The **RECEIVERSHIP AND INSOLVENCY (E) TASK FORCE** will not meet at the Fall National Meeting. It plans to meet prior to the national meeting to: 1) consider adoption of its minutes; 2) consider adoption of the reports of the Receivership Financial Analysis (E) Working Group and the Receivership Law (E) Working Group; 3) receive comments and consider adoption of a memorandum on the treatment of funding agreement-backed notes (FABNs) in a receivership; 4) receive comments and consider adoption of its 2027 proposed charges; and 5) discuss any other receivership matters.

- The **Receivership Financial Analysis (E) Working Group** will meet in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings, to continue work on its goals.

The **REINSURANCE (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) consider adoption of the report of the Reinsurance Financial Analysis (E) Working Group and the Mutual Recognition of Jurisdictions (E) Working Group; and 3) discuss the progress of any other ongoing projects.

Financial Regulation Standards and Accreditation (F) Committee

The **FINANCIAL REGULATION STANDARDS AND ACCREDITATION (F) COMMITTEE** will: 1) consider adoption of its 2027 proposed charges. The Committee will also meet in regulator-to-regulator session, pursuant to paragraph 7 (consideration of individual state insurance departments' compliance with NAIC financial regulation standards) of the NAIC Policy Statement on Open Meetings, to continue work on its goals.

International Insurance Relations (G) Committee

The **INTERNATIONAL INSURANCE RELATIONS (G) COMMITTEE** will: 1) discuss progress on International Association of Insurance Supervisors (IAIS) initiatives, including: a) the implementation and assessment of the updated Insurance Core Principles (ICPs) and the Common Framework for the Supervision of Internationally Active Insurance Groups (ComFrame), including the global insurance capital standard (ICS) and the Holistic Framework for the Assessment and Mitigation of Systemic Risk in the Global Insurance Sector (Holistic Framework); and b) plans for addressing strategic themes, emerging risks, and trends; 2) discuss activities and issues regarding cross-border reinsurance; 3) hear an update on work in progress at other international organizations, including the Organisation for Economic Co-operation and Development (OECD) and the Sustainable Insurance Forum (SIF); and 4) hear updates on ongoing activities to enhance cooperation with international insurance regulators.

- The **Aggregation Method Implementation (G) Working Group** will hear an update on the finalization of the Aggregation Method (AM) based on recommendations from its review of the U.S. group solvency system.

Innovation, Cybersecurity, and Technology (H) Committee

The **INNOVATION, CYBERSECURITY, AND TECHNOLOGY (H) COMMITTEE** will: 1) consider adoption of its minutes; 2) consider adoption of the reports of its working groups; and 3) hear a presentation on artificial intelligence (AI)-related trends.

- The **Big Data and Artificial Intelligence (H) Working Group** will: 1) consider adoption of its minutes and 2) consider adoption of the AI Risk Evaluation Supplement.
- The **Privacy Protections (H) Working Group** will: 1) hear comments and feedback on the recently exposed full draft of the revised *Privacy of Consumer Financial and Health Information Regulation* (#672) and 2) discuss its next steps.
- The **Third-Party Data and Models (H) Working Group** will: 1) continue discussion on the third-party framework, focused on pricing and underwriting data and models, and 2) discuss its next steps.

NAIC/Consumer Liaison Committee

The **NAIC/CONSUMER LIAISON COMMITTEE** will: 1) receive a summary of the NAIC/Consumer Participation Board of Trustees meeting; 2) hear presentations on emerging consumer protection and regulatory issues in the health, life, and property insurance markets; 3) hear about the causes and impacts of insurance claim denials, recent federal health policy changes affecting affordability and access, and the growing use of alternative health coverage products that may expose consumers to coverage gaps and financial risk; and 4) receive updates on consumer experiences with life insurance based on recent survey research, as well as evolving wildfire and smoke-damage insurance claim issues and related legislative efforts that could shape future claim handling and consumer protections across states. Lastly, the NAIC consumer representatives will recognize selected state insurance regulators with their Excellence in Consumer Advocacy award.

The **NAIC/AMERICAN INDIAN AND ALASKA NATIVE LIAISON COMMITTEE** will not meet at the Fall National Meeting.

Interstate Insurance Product Regulation Commission

The **INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION (COMPACT)** will hold its annual meeting, including joint meetings of the Management Committee with the Legislative Committee and Commission. During the joint meeting of the Management Committee and Commission, the Compact will hold a public hearing on the proposed 2027 annual budget and Uniform Standards Development Prioritization list. The Commission may also consider exposing proposed Additional Standards for Guaranteed Bonus Benefits for a 60-day public comment period. Additionally, as this is the annual meeting, the Management Committee will be reformed, and officers will be elected.