

Draft date: 9/22/25

TRANSPARENCY AND READABILITY OF CONSUMER INFORMATION (C) WORKING GROUP

Tuesday, September 23, 2025

3:00 – 4:00 p.m. ET / 2:00 – 3:00 p.m. CT / 1:00 – 2:00 p.m. MT / 12:00 – 1:00 p.m. PT

ROLL CALL

| | | | |
|----------------------------|----------------------|-------------------------------------|----------------|
| George Bradner, Chair | Connecticut | Elouisa Macias | New Mexico |
| Jimmy Gunn | Alabama | Angela Hatchell | North Carolina |
| Linda Beard | Alaska | John Arnold | North Dakota |
| Ken Allen | California | Cuc Nguyen | Oklahoma |
| Michael Conway/Bobbie Baca | Colorado | Tricia Goldsmith | Oregon |
| Angela King | District of Columbia | David Buono | Pennsylvania |
| Julie Rachford | Illinois | Doria Diaz | Puerto Rico |
| Holly W. Lambert | Indiana | Vickie Trice/ Jennifer Ramcharan | Tennessee |
| Julie Holmes | Kansas | Mark Worman/ Marianne Baker | Texas |
| Ron Henderson | Louisiana | Mike Kemlock | West Virginia |
| Daniel Bryden | Minnesota | | |
| Jeana Thomas | Missouri | | |
| Roger Hayashi | Nevada | | |

NAIC Support Staff: Sara Robben

AGENDA

1. Adopt its July 29 Minutes—*George Bradner (CT)* Attachment 1
2. Discuss the Drafting Group Assignments for the NAIC's *A Shopping Tool for Homeowners Insurance*—*George Bradner (CT)*

Questions to ask your agent about insurance

- **Julie Rachford (IL)**
Members: Ken Allen, Linda Beard

Basic Insurance Definitions

- **Jeana Thomas – (MO) -**
- Sara Zuniga (on maternity leave
Members: Linda Beard, Angela Hatchell, Mike Kemlock

What agents need from you

- **George Bradner (CT)**
Members: Marianne Baker

3. Discuss the Drafting Process Using SharePoint—*George Bradner (CT)*
4. Discuss Any Other Matters Brought Before the Working Group
—*George Bradner (CT)*
5. Adjournment

Draft: 8/8/25

Transparency and Readability of Consumer Information (C) Working Group
Virtual Meeting
July 29, 2025

The Transparency and Readability of Consumer Information (C) Working Group of the Property and Casualty Insurance (C) Committee met July 29, 2025. The following Working Group members participated: George Bradner, Chair (CT); Linda Beard (AK); Jimmy Gunn and Dusty Smith (AL); Ken Allen (CA); Bobbie Baca (CO); Angela King (DC); Julie Rachford (IL); Sara Zuniga (KS); Cameron Babin, Ron Henderson, Nina Hunter, Caleb Malone, Daniel Pittman, Kallie Ruggiero Somme, and Ruddy White (LA); Jo A. LeDuc, Patrick Lennon, and Jeana Thomas (MO); Tracy Biehn and Angela Hatchell (NC); Roger Hayashi (NV); David Buono (PA); Mary Freeman, Jacquie Fortenberry, Jennifer Ramcharan, and Vickie Trice (TN); and Marianne Baker (TX). Also participating were: Christina Miller (DE); Brittany Barnhart and Richie Frederick (FL); Jackie Horigan (MA); Renee Campbell, Laurie Dyke, and Joseph Keith (MI); Kelly Christensen (UT); and Katie Humphrey (VT).

1. Adopted its June 26 Meeting Minutes

The Working Group met June 26 to discuss the NAIC's *A Shopping Tool for Homeowners Insurance*.

Allen made a motion, seconded by Henderson, to adopt the Working Group's June 26 minutes (Attachment 1). The motion passed unanimously.

2. Discussed the NAIC's *A Homeowners Insurance Shopping Tool*

Bradner suggested that the Working Group review the tool and discuss any changes in content that Working Group members thought might be necessary. He said consumers are sometimes confused about what an insurance policy covers, how the cost of damage to a home is figured, how percentage deductibles work, exclusions regarding cosmetic damage to roof shingles, etc.

Bradner noted that Brenda J. Cude (University of Georgia) reviewed the first section of the document and made some suggested changes for the Working Group to consider. Dr. Cude suggested it might be more appropriate to tell a consumer to get more than one quote, and there are multiple ways to learn how to find insurers and companies, since there is a section regarding this in the document. The Working Group agreed that the sentence in the first section, "Look online or in your local phonebook...via toll-free numbers," should be changed to read, "Some insurers deal with customers directly."

Baker suggested that when the Working Group gets to the section on how to contact an agent or insurer, it add the option of an independent agent. Bradner said that not all agents represent the same companies, so that would be a good addition.

The Working Group discussed insurance brokers and determined that brokers can go through surplus lines companies, which are not covered in a guarantee fund. Lisa Brown (American Property Casualty Insurance Association—APCIA) said that while she would love for consumers to understand surplus lines, she believes the topic is too complex, especially for a homeowner looking for a policy for the first time. Dr. Cude said the Working Group needs to decide who the audience for this document will be. She asked whether the tool is for first-time buyers or people looking to renew their policy.

Dr. Cude suggested that the Working Group note the conversation about surplus lines and whether it should ultimately be included. She said to note in the document if the document is intended for more than one audience. Dr. Cude said she also believes the Working Group should clarify what goes into the NAIC's *A Consumer Guide to Home Insurance* and what goes into the shopping tool.

Baker said Texas also has a shopping guide for consumers. She suggested that the Working Group may want to take the document and make it into an outline. Baker said that while this document is nice, it needs to be refreshed, as it was written several years ago.

Dr. Cude suggested the Working Group break the document into sections and assign them to various drafting groups. She said the sections include: 1) the information an agent or insurance company will need from the consumer; 2) coverage descriptions to help the consumer choose the best coverage; 3) basic insurance terms; 4) questions to ask about coverage; 5) keys to understanding the consumer's declarations page and coverage; and 6) other consumer information and resources. NAIC staff said that this Working Group has done this in the past, and it worked out well.

Dr. Cude said the Working Group could also be included in the document sections and does not need a separate section. Bradner said each drafting group section could address what needs to be done differently in their section.

Baker, Rachford, Zuniga, Bradford, and Thomas volunteered to be in the drafting groups. Once the document is ready, Dr. Cude will assist with the readability piece and participate in drafting groups as needed. Rachford said the people buying homeowners policies include: 1) those purchasing an insurance policy for the first time, 2) those whose policy has been cancelled or non-renewed, and 3) those having trouble finding homeowners insurance. Dr. Cude agreed and said the Working Group should also consider whether it is creating a document or content that could be used by a department of insurance (DOI) for multiple purposes. She said the Working Group needs to define the scope, no matter what the final product might be.

Baker said the volunteers will meet to discuss the drafting groups, and then the Working Group will ask for more volunteers for the drafting groups. Baker said NAIC staff will compile other states' guides and post them on the Working Group's Connect page.

Having no further business, the Transparency and Readability of Consumer Information (C) Working Group adjourned.

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