

October 4, 2023

BOARD OF DIRECTORS

AIG
Allstate Insurance
American Council on Consumer Interests
American Family Insurance
American Property Casualty Insurance Assoc.
CNA
Center for Consumer Affairs, Univ. of Wisconsin
Milwaukee
Citizen Advocacy Center
Consumer Action
Consumer Federation of America
Erie Insurance
Farmers Insurance Group
Florida Consumer Action Network
GEICO
Hanover Insurance Group
Hartford Insurance Group
Intact Insurance
International Assoc. of Lemon Law Administrators
John Hancock Financial Services
Liberty Mutual Group
Louisiana State Police
MassMutual
MetLife, Auto & Home
National Alliance Against Home Repair Fraud
National Assoc. of Consumer Agency Administrators
National Assoc. of Insurance Commissioners
National Council of Insurance Legislators
National Consumers League
National Criminal Justice Association
National District Attorneys Association
National Fraud Information Center
National Insurance Crime Bureau
National Urban League
Nationwide Insurance
New York Life
Northwestern Mutual
Office of Attorney General, Pennsylvania
Office of District Attorney, San Diego
Pennsylvania Insurance Fraud Prevention Authority
Progressive Insurance
Prudential Insurance
Senior Medicare Patrol (SMP), Nat. Resource Center
Sentry Insurance
State Farm Insurance Companies
Swiss RE
Travelers Insurance
USAA
Zurich North America

Matthew J. Smith, Esq.
Executive Director

A national coalition of consumers, government agencies and insurers dedicated to combating all forms of insurance fraud through public information and advocacy.

Commissioner Navarro
NAIC Antifraud (D) Task Force

Dear Commissioner Navarro,

I am contacting you, in follow up to our conversation in Kansas City, regarding the suggested revisions to Model 880. These revisions would make it absolutely clear that health insurance lead generators who engage in unfair trade practices can be legally sanctioned by state insurance agencies. After we spoke, Coalition staff and NAIC Consumer Representatives drafted a suggested revision to the latest iteration of Model 880 (draft #5). The following suggested revision was also presented to Martin Swanson and he directed us to you at this point.

Section 2. Definitions

1. "Person" means a natural or artificial entity, including but not limited to, individuals, partnerships, associations, trusts, or corporations. For purposes of this act, "person" includes a health insurance lead generator operating as any such natural or artificial entity.

We respectfully ask that the Antifraud Task Force consider approving this new version of Model 880, when it approves revisions to the Model. We feel it will provide a stronger legal basis for action against health insurance lead generators who engage in unethical behavior.

Please let us know your thoughts on this suggestion.

Best regards,



Matthew Smith, Coalition Against Insurance Fraud
Brent Walker, Coalition Against Insurance Fraud
Lucy Culp, NAIC Consumer Representative
Harold Ting, NAIC Consumer Representative

Cc: Martin Swanson