



# NAIC Consumer Participation Scholarship Program

The NAIC's Consumer Participation Scholarship Program helps bring new voices into insurance policy discussions by providing funding for individuals to attend an NAIC National Meeting.

## WHAT THE NAIC IS

The NAIC (National Association of Insurance Commissioners) brings together the chief insurance regulators from all 50 states, Washington, D.C., and U.S. territories. The NAIC helps state insurance regulators, who have the primary responsibility to regulate insurance in the U.S., to coordinate, develop shared standards, and protect consumers.

The NAIC hosts three national meetings each year where regulators, consumer representatives, industry stakeholders, and others gather to discuss insurance issues and policy development.

## WHAT THE PROGRAM IS

This Consumer Participation Program Scholarship will support individuals who want to bring real-world, issue-specific perspectives into regulatory discussions. The Scholarship will also give individuals an opportunity to learn more about the [NAIC Consumer Participation Program](#), which currently has around 40 participants who actively participate in policy discussions with state insurance regulators.

## THE SCHOLARSHIP IS DESIGNED FOR INDIVIDUALS WHO:

- Have experience or expertise related to insurance issues that affect consumers (such as availability and affordability or financial literacy),
- Are interested in learning more about state insurance regulation and the NAIC, even if they have no prior NAIC experience,
- Are committed to consumer protection and want to bring their perspective to regulatory conversations and presentations.
- Current recruitment priorities emphasize Property & Casualty and Life/Annuities insurance expertise. We encourage applicants from academia and other individuals with relevant expertise as well as representatives from advocacy, nonprofit, research, or community-based organizations.

## SELECTED SCHOLARSHIP RECIPIENTS:

- Receive complimentary registration for one NAIC national meeting and reimbursement up to \$3,000 for travel, hotel, and meal expenses (Meeting dates and locations [available here](#))
- Receive guidance from NAIC staff to effectively navigate and engage at the meeting
- Learn how state insurance regulators work together and with others to tackle insurance consumer issues
- Offer their experience to influence issue-focused conversations which directly impact the health of insurance markets and the experience of insurance consumers
- Network with others with similar interests.

## APPLICANT REQUIREMENTS

### Applicants must submit:

- A statement of interest (700 words or fewer) including:
  - A brief description of their professional background and experience
  - An explanation of how their expertise intersects consumer issues and the insurance industry
  - A statement describing how they would contribute to or advance issue-focused discussions at the NAIC. (A list of the 2026 NAIC strategic priorities available [here](#).)
- A current resume or CV
- A signed NAIC Consumer Participation Program conflict-of-interest statement

## HOW TO APPLY

Interested individuals should email their application materials at least 60 days in advance of the start of the NAIC national meeting they want to attend to:

**Eryn Campbell**, Senior Manager of Consumer Participation & Regulatory Research Services

[eecampbell@naic.org](mailto:eecampbell@naic.org)

Scholarship recipients will be selected by the Consumer Participation Program Board of Trustees at least 30 days before the NAIC national meeting.

This is an ongoing program, so individuals who are interested but unavailable in the current year may apply for a future meeting. The NAIC national meeting schedule is [available here](#).

Questions may be directed to **Eryn Campbell**, [eecampbell@naic.org](mailto:eecampbell@naic.org)



NATIONAL ASSOCIATION OF  
INSURANCE COMMISSIONERS



## NAIC CONSUMER REPRESENTATIVE

### CONFLICT OF INTEREST STATEMENT

Consumer Representatives appointed by the NAIC are expected to effectively represent the interests and viewpoints of consumers. Consumer Representatives shall not purport to represent the views of the NAIC.

Effective consumer representation may be compromised if the Consumer Representative received compensation from a regulated entity.

**Definition:** For the purposes of this document, “a regulated entity” means, “a regulated entity of state insurance regulators, its trade group, or other entities or individuals acting as agents or representatives of a regulated entity.”

**Application:** All applicants for the NAIC Consumer Participation Program are expected to complete the application fully and accurately, including the question about industry compensation and potential conflicts of interest. The Consumer Board of Trustees will evaluate the amount and purpose of the industry expense reimbursement and compensation, if any, and determine whether it represents a conflict of interest.

**Disclosure:** The Consumer Representative must notify the chair of the Consumer Board of Trustees and the NAIC staff person providing support to the Consumer Board of Trustees if, at any time during an individual’s term as an NAIC-appointed Consumer Representative, a regulated entity provides or agrees to provide compensation to the Consumer Representative’s organization; the Consumer Representative; or an immediate family member of the Consumer Representative, including a spouse, domestic partner, parents, siblings, and children. Such notification must occur by email within seven days of the receipt of compensation or the offer of a compensation agreement, whichever is earlier.

**Conflict Determination:** The Consumer Board of Trustees will determine whether the compensation received or the offer of a compensation agreement constitutes a conflict of interest based on discussion and established guidelines.

**Guidelines:** Guidelines the Board will use in its evaluation include, but are not limited to, the following:

- Expense reimbursement from a regulated entity for actual travel expenses, including transportation, lodging, and meals, generally **does not** represent a conflict if the travel is related to the representation of insurance consumer interests. Disclosure of such expense reimbursements is not required.
- Employment income, fees for services provided to regulated entities (e.g., providing expert testimony on behalf of regulated entities even if compensation is received from a law firm), or other compensation received from a regulated entity **may be** a conflict (unless it is an expense reimbursement for actual travel expenses for the Consumer Representative applicant) and must be disclosed to the Board.

- Receipt of gifts from a regulated entity valued at greater than \$50 per appointment year or a total of more than \$250 from all regulated entities in the appointment year **are** considered a conflict of interest and must be disclosed.
- Stipends or honoraria received from a regulated entity **may be** a conflict of interest and must be disclosed.

**Confidentiality:** Members of the Consumer Board of Trustees must keep confidential all financial, personal, and business information submitted by the Consumer Representative applicant. Consumer Board of Trustee discussions regarding potential conflicts will remain confidential. Consistent with maintaining the integrity of the Consumer Participation Program, only contact information and consumer focus, or line(s) of business represented by the Consumer Representative applicant, will be made public.

**Certification:** I certify that I have received, read, and understood this NAIC Consumer Representative Application Conflict of Interest Statement. I also understand that the purpose of my signature on this Statement is to protect the integrity of the mission of the NAIC's Consumer Participation Program.

As stated in Section 1 of the Plan of Operations for the NAIC Consumer Participation Program, the mission of the NAIC Consumer Participation Program is to assist the NAIC in its efforts to support state insurance regulation by providing consumer views on insurance regulatory issues. A qualified consumer organization is a national, state, or local organization that serves to protect the interests of consumers as they relate to the regulation of insurance. Their participation is based on their desire to collect and/or impart information of mutual concern and interest to insurance regulators and that represents a consumer perspective. One measure of whether an organization represents a consumer perspective is its source of funding.

**Statement of Understanding:** I further understand that if I am appointed by the NAIC Consumer Board of Trustees to be a Consumer Representative, I am indicating by my signature on this form that I understand and agree to abide by this Statement.

\_\_\_\_\_  
Signature of NAIC Representative Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of NAIC Representative Applicant