



National Meeting Preview

TO: NAIC Members, State Insurance Regulators, and Interested Parties
FROM: NAIC Committee Support Staff
DATE: October 31, 2025
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 (CIPR)

"Supporting Consumers Through Outreach: Amplifying Public Awareness of State Insurance Departments"

Tuesday, Dec. 9, 3:30 – 5:00 p.m.

Despite the critical role state departments of insurance (DOIs) play in protecting consumers, many residents remain unaware of the DOI services, protections, and resources available to them. Communication campaigns are more than just public relations; they are a strategic regulatory tool. They educate consumers and build trust in the insurance system, extending the reach of regulation beyond enforcement.

Consumer advocates, state insurance regulators, and commissioners all play a vital role in amplifying these outreach efforts. Whether through policy support, cross-agency collaboration, or community partnerships, these stakeholders can help ensure that DOI messaging is clear, accessible, and impactful.

This session will first explore insights from a survey of public information officers (PIOs) and highlight communication best practices, challenges, and opportunities in DOI outreach and education.

Panelists will share successful campaign strategies, discuss barriers to public engagement, and identify tools and resources that can help departments better connect with their communities, especially underserved or hard-to-reach populations.

Attendees will leave with actionable ideas for strengthening public engagement and fostering cross-sector collaboration.

REGULARLY SCHEDULED MEETINGS

Executive (EX) Committee

The **EXECUTIVE (EX) COMMITTEE** will consider adoption of the report of the joint meeting of the **Executive (EX) Committee** and the **Internal Administration (EX1) Subcommittee**, as well as the reports of its task forces. The Executive (EX) Committee will consider adoption of its 2026 proposed charges and may consider adoption of the Requests for NAIC Model Law Development that are currently pending with sponsoring letter committees. The Committee will also: 1) receive progress reports regarding work on NAIC models currently under development and 2) 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 [Meetings and Events page](#) on the NAIC website.

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 **CLIMATE AND RESILIENCY (EX) TASK FORCE** will: 1) consider adoption of its Summer National Meeting minutes; 2) discuss deliverables from the NAIC National Climate Resilience Strategy for Insurance; 3) hear a presentation on flood insurance data; and 4) hear a presentation on natural catastrophe data.

The **RISK-BASED CAPITAL MODEL GOVERNANCE (EX) TASK FORCE** will continue to discuss potential changes to its high-level principles, as included in a Sept. 22 exposure.

Life Insurance and Annuities (A) Committee

The **LIFE INSURANCE AND ANNUITIES (A) COMMITTEE** will consider adoption of the reports of the Life Actuarial (A) Task Force and the Annuity Suitability (A) Working Group. The Committee plans to hear a presentation on the generator of economic scenarios (GOES). The Committee also plans to hear an update on the criminal history and life insurance underwriting project from the NAIC Center for Insurance Policy and Research (CIPR) and the Society of Actuaries (SOA) Research Institute.

- The **Annuity Suitability (A) Working Group** is not meeting at the Fall National Meeting, but it plans to meet Nov. 5 to consider adoption of its *Annuity Best Interest Regulatory Guidance and Considerations* document. This document provides guidance to state insurance regulators on implementing the safe harbor provision in the *Suitability in Annuity Transactions Model Regulation* (#275). If the Working Group adopts the guidance document during its Nov. 5 meeting, the Committee will consider adoption of the guidance document during its meeting at the Fall National Meeting.

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 (VM-22)*, and discuss comments on aggregation, settlement options, and deposit-type contract exposures; 3) discuss *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's) Life Practice Council; 5) hear an update from the Academy's Council on Professionalism and Education; 6) discuss the 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 NAIC's mortality experience data collection; 9) consider exposure of a VM amendment for group annuity data collection; 10) hear an update from the SOA on international mortality; and 11) consider adoption of its subgroup reports.

Health Insurance and Managed Care (B) Committee

The **HEALTH INSURANCE AND MANAGED CARE (B) COMMITTEE** will: 1) hear a presentation on state-level actions state insurance regulators could take to mitigate the projected coverage losses and premium impacts from H.R. 1 (or the One Big Beautiful Bill Act [OBBBA]), as well as other recent federal changes impacting the individual market; 2) consider adoption of its Summer National Meeting and interim meeting minutes; and 3) consider adoption of its task force and working group reports. The Committee will also hear an update from the Health Innovations (B) Working Group on its work to develop a white paper on state flexibility under the federal Affordable Care Act (ACA).

- The **Mental Health Parity and Addiction Equity Act (B) Working Group** will: hear presentations from state insurance regulators and interested parties on parity reporting templates. The Working Group will also meet in regulator-to-regulator session, pursuant to paragraph 8 (consideration of strategic planning issues relating to federal legislative and regulatory matters or international regulatory matters) of the NAIC Policy Statement on Open Meetings.

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's) Health Practice Council; 3) hear an update from the Society of Actuaries (SOA) Research Institute; 4) hear a professionalism update from the Academy; and 5) receive a report from the Long-Term Care Actuarial (B) Working Group.

The **REGULATORY FRAMEWORK (B) TASK FORCE** will hear a presentation from the National Committee for Quality Assurance (NCQA) on updates it is making to its utilization management (UM) standards for 2026. The Task Force plans to share an update on its work to develop a white paper on prior authorization (PA) frameworks. The Task Force also will receive an update from the Employee Retirement Income Security Act (ERISA) (B) Working Group on its work to develop: 1) guidance on level-funded plans and other alternative arrangements and issues related to such plans and arrangements as they related to the small group market and 2) guidance on pharmacy benefit manager (PBM) ERISA issues. The Task Force also will: 1) consider adoption of its Summer National Meeting and interim meeting minutes; and 2) consider adoption of its working group reports.

- The **Prescription Drug Coverage (B) Working Group** will hear a presentation from The INS Companies on formulary placement and specialty drugs. The Working Group will also consider adoption of its Summer National Meeting and interim meeting minutes.

The **SENIOR ISSUES (B) TASK FORCE** will consider adoption of its Oct. 24 and Sept. 4 minutes. Its remaining agenda has not been developed yet.

Property and Casualty Insurance (C) Committee

The **PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE** will: 1) consider adoption of its task force and working group reports; 2) consider adoption of the Homeowners Market Data Call (C) Task Force's homeowners data call template and definitions; 3) discuss progress made on the development of a homeowners insurance affordability and availability playbook; 4) hear a presentation on disaster savings accounts; 5) hear a presentation related to roof resiliency; and 6) hear a presentation on regulatory data.

- The **Catastrophe Insurance (C) Working Group** and the **NAIC/Federal Emergency Management Agency (FEMA) (C) Working Group** will meet in joint session to: 1) hear from the roofing industry and roofing contractors; 2) hear from the Insurance Institute for Business & Home Safety (IBHS) about its roofing road map and how it will affect mitigation programs; 3) hear from the Insurance Services Organization (ISO) about roof scoring and aerial imaging; 4) consider adoption of its Summer National Meeting minutes; and 5) hear federal and FEMA updates.
- The **Title Insurance (C) Working Group** will: 1) consider adoption of its minutes; 2) receive an update on the revisions to the *Title Insurance Consumer Shopping Tool Template* (Shopping Tool); 3) consider adoption of the Shopping Tool; 4) hear a presentation on the American Academy of Actuaries' (Academy's) title-related research; and 5) hear from Virginia and Tennessee on their bulletins regarding title alternatives.

The **CASUALTY ACTUARIAL AND STATISTICAL (C) TASK FORCE** will: 1) receive a status update on the rate data project; 2) hear from Task Force liaisons; and 3) hear from professional actuarial associations.

The **HOMEOWNERS MARKET DATA CALL (C) TASK FORCE** will: 1) consider adoption of its minutes and 2) receive an update on details related to the 2025 homeowners 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 its working group report; and 3) discuss the progress of other ongoing projects.

Market Regulation and Consumer Affairs (D) Committee

The **MARKET REGULATION AND CONSUMER AFFAIRS (D) COMMITTEE** will: 1) receive an update from the Pharmacy Benefit Management (D) Working Group regarding the initial draft of the proposed pharmacy benefit manager (PBM) examination standards; 2) receive an update on the development of a Cybersecurity Response Framework for multistate coordination of cybersecurity events; 3) receive an update on marketplace issues raised by the Market Actions (D) Working Group; 4) receive an update on the development of a playbook to coordinate the states' actions against unlicensed entities; 5) hear a presentation on the importance of market conduct regulation to insurance consumers and the insurance industry; 6) receive an update on states' use of the NAIC Personalized Information Capture System (PICS) alerts for information reported to the National Insurance Producer Registry's (NIPR's) Attachment Warehouse; and 7) consider the 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.
- The **Market Regulation Certification (D) Working Group** will: 1) consider a new certification requirement regarding market analysis; 2) receive an update on the review of applications for provisional certification; and 3) begin consideration of implementation plans for accepting and approving requests for full certification
- The **Pharmacy Benefit Management (D) Working Group** will: 1) discuss comments received on the initial draft of the proposed PBM examination chapter and 2) discuss comments received on the draft state PBM licensing and registration requirements guidance document.

The **ANTIFRAUD (D) TASK FORCE** will: 1) consider adoption of its Summer National Meeting minutes; 2) consider adoption of its working group reports; 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.

The **PRODUCER LICENSING (D) TASK FORCE** will: 1) consider adoption of its Summer National Meeting minutes; 2) consider adoption of its working group reports; and 3) hear a report from the NIPR Board of Directors.

Financial Condition (E) Committee

The **FINANCIAL CONDITION (E) COMMITTEE** will: 1) consider adoption of its task force and working group reports; and 2) consider adoption of 2024-06: Risk Transfer Analysis on Combination Reinsurance Contracts.

- 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.

- 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.

The **ACCOUNTING PRACTICES AND PROCEDURES (E) TASK FORCE** will consider adoption of its working group reports, 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 risk transfer analysis of combination reinsurance agreements, sale leaseback clarifications, and items related to the negative interest maintenance reserve (IMR), including discussions such as hypothetical IMR and the extension of *Interpretation (INT) 23-01: Net Negative (Disallowed) Interest Maintenance Reserve*; and 2) consider new items for exposure.

The **CAPITAL ADEQUACY (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. 23 and Summer National Meeting minutes; 2) consider adoption of its working group reports; 3) consider adoption of proposal 2025-08-CR (Jan. 1–Oct. 15 Cat Event List); 4) consider adoption of its working agenda; 5) discuss a Statutory Accounting Principles (E) Working Group referral regarding collateral loan Schedule BA reporting changes; 6) hear an update regarding the risk-based capital (RBC) treatment for Securities Valuation Office (SVO)-designated investments; and 7) discuss the RBC preamble.

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 Sept. 29 and Summer National Meeting minutes and 2) consider adoption of its working group reports.

- The **Financial Examiners Coordination (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.

The **FINANCIAL STABILITY (E) TASK FORCE** will meet in joint session with the **Macroprudential (E) Working Group** to: 1) consider adoption of its minutes; 2) discuss the funding agreement backed notes blanks proposal; 3) hear an update on Financial Stability Oversight Council (FSOC) developments; 4) consider adoption of its working group report; 5) receive an update from the Valuation Analysis (E) Working Group; and 6) hear an international update.

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 report of the Receivership Financial Analysis (E) Working Group; 3) hear updates on international resolution activities; 4) hear an update on the Uniform Data Standards (UDS) 3.0 project; and 5) hear updates on any other receivership activities.

- 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.

The **REINSURANCE (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) consider adoption of its working group reports; and 3) discuss the progress of any other ongoing NAIC projects that involve reinsurance.

The **VALUATION OF SECURITIES (E) TASK FORCE** will: 1) consider adoption of its minutes; 2) discuss and consider adoption of the following proposed amendments to the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual): a) permit a 30-day filing grace period to provide the private rating letter annual update and b) change the effective date of the Structured Securities Group's (SSG's) modeling of collateralized loan obligations (CLOs) to 2026 from 2025; 3) receive and consider a proposed update to the annual financial statement schedule for security identifiers for referral to the Blanks (E) Working Group; 4) receive reports on: a) the modeling methodology for CLOs; b) the Statutory Accounting Principles (E) Working Group's projects; and c) the credit rating provider (CRP) rating due diligence framework and filing exemption (FE) discretion projects.

Financial Regulation Standards and Accreditation (F) Committee

The **FINANCIAL REGULATION STANDARDS AND ACCREDITATION (F) COMMITTEE** will: 1) consider adoption of revisions to team guidelines and the self-evaluation guide related to the oversight of examination and analysis contractors; 2) consider adoption of reviews to the self-evaluation guide to collect additional information within a state's listing of multistate domestic companies, including details related to staffing changes; and 3) consider adoption of the report of the Accreditation Scope and Alignment (F) Working Group. The Committee will also meet in regulator-to-regulator session, pursuant to paragraph 7 (consideration of individual state insurance department's compliance with NAIC financial regulation standards) of the NAIC Policy Statement on Open Meetings.

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 systemic risk assessment; and b) plans for addressing strategic themes, emerging risks, and trends; 2) hear a presentation from FSD Africa on inclusive insurance initiatives and training programs across the African region; 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 ongoing Aggregation Method (AM) review, including technical input provided by interested parties for consideration on topics including interest rate risk, valuation, and other tools.

Innovation, Cybersecurity, and Technology (H) Committee

The **INNOVATION, CYBERSECURITY, AND TECHNOLOGY (H) COMMITTEE** will: 1) consider adoption of its Summer National Meeting minutes; 2) consider adoption of the reports of its working groups; and 3) hear a presentation on the insurance industry's use of artificial intelligence (AI).

- The **Big Data and Artificial Intelligence (H) Working Group** will: 1) consider adoption of its interim meeting minutes; and 2) meet in an extended meeting (four hours) to finalize the AI systems evaluation tool, with opportunities for input from Members, interested regulators, and interested parties.

- The **Cybersecurity (H) Working Group** will: 1) consider adoption of its interim meeting minutes; 2) discuss the current status of the cybersecurity event notification project and documentation; and 3) receive an update on the cybersecurity supplement data and cyber insurance report.
- The **Third-Party Data and Models (H) Working Group** will: 1) consider adoption of its minutes; and 2) discuss a draft third-party framework that aligns with the principles of risk proportionality, transparency, and accountability, as discussed during its Oct. 29 meeting.

NAIC/Consumer Liaison Committee

The **NAIC/CONSUMER LIAISON COMMITTEE** will: 1) receive a summary of the NAIC/Consumer Participation Board of Trustees meeting; 2) discuss current non-health insurance issues affecting consumers; and 3) discuss health insurance issues affecting consumers.

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

Interstate Insurance Product Regulation Commission (Compact)

The **COMPACT** will hold a joint meeting of the Management Committee and Commission. During this meeting, the Compact will consider adopting amendments to the *Rule for Adoption, Amendment, and Repeal of Rules of the Interstate Insurance Product Regulation Commission*. The Commission will also consider adoption of the annual budget, including the schedule of fees and the Uniform Standards Development (USD) prioritization list for 2026. Additionally, as this is the annual meeting, the Management Committee will be reformed, and officers will be elected.