November 4, 2026

**Chair Brett Bache**
**Vice Chair Danielle Torres**
NAIC Market Conduct Examination Guidelines (D) Working Group
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*Sent via: pwallace@naic.org*

Dear Chair Bache, Vice Chair Torres, and Market Conduct Examination Guidelines (D) Working Group Members,

Thank you for the opportunity to provide comments on the updated Market Conduct Examination Guidelines Cybersecurity Event Response Coordination Framework. We appreciate the Working Group's willingness to adopt some of ACLI's suggested revisions to the scope of the Framework as well as clarifying provisions throughout the draft. ACLI supports a structured approach to establish a more streamlined reporting process in the aftermath of a cybersecurity incident which provides a further layer of protection for consumers. We support implementing the Framework to improve efficiency and information sharing, reducing burdens for companies and regulators, without creating new laws, regulatory requirements, or reporting jurisdictions. With that main goal in mind, we offer two brief comments below:

- One area for concern is the potential expansion of parties involved in this coordination process. With the understanding that "participating states" reflects states where consumers have been impacted or otherwise have triggered their reporting obligation, further detail in Section 2 could be beneficial. To clarify the expectation of who are "participating states," we recommend changing the following language on page 5.
    - *Suggested Revision*:
        - The coordinating Lead State will work with NAIC staff and CWG leadership to provide communication via:
            - ~~Calls with all states/calls among affected states~~ Calls among participating states
- Acknowledging that the Framework contemplates inclusion of states that have not adopted Model 668, to ensure adequate confidentiality protections surrounding the treatment of highly sensitive information, we recommend clarifying (on page 6) that states which have not adopted Model 668, at a minimum, maintain confidentiality of information at the same level as set forth in the Model.
    - *Suggested Revision*:
        - While Lead State selection will consider the adoption of the Model Law, it will not preclude the selection of non-adopting states as Lead States or from



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participating if states are able to ensure the confidentiality of information gathered in operating the Framework in a manner no less stringent than that outlined in Model 668.

We appreciate the chance to provide these comments and the careful consideration taken by this Working Group. We believe these two edits offer a further clarified Framework that will reduce the risks surrounding information sharing while still allowing impacted states to participate in this coordinated effort. We are happy to provide any further feedback or answer any questions.

Thank you,



Kirsten Wolfford
Associate General Counsel
ACLI

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