

Draft: 10/16/26

Adopted by the Executive (EX) Committee and Plenary, , 2026

Adopted by the Property and Casualty Insurance (C) Committee, , 2026

2027 Revised Charges

PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE

The mission of the Property and Casualty Insurance (C) Committee is to: 1) monitor and respond to problems associated with the products, delivery, and cost in the property/casualty (P/C) insurance market and the surplus lines market as they operate with respect to individual persons and businesses; 2) monitor and respond to problems associated with financial reporting matters for P/C insurers that are of interest to regulatory actuaries and analysts; and 3) monitor and respond to problems associated with the financial aspects of the surplus lines market.

Ongoing Support of NAIC Programs, Products, or Services

1. The Property and Casualty Insurance (C) Committee will:

A. Monitor activities related to property and casualty insurance lines, including title insurance, workers compensation insurance, cannabis insurance, crop insurance, risk retention groups, and activities of the Casualty Actuarial and Statistical (C) Task Force, the Homeowners Market Data Call (C) Task Force, and the Surplus Lines (C) Task Force.

B. Provide an impartial forum for considering appeals of adverse decisions involving alien insurers delisted or rejected for listing to the *Quarterly Listing of Alien Insurers*. Appeal procedures are described in the International Insurers Department (IID) Plan of Operation.

C. Assist state insurance regulators in better assessing their markets and insurer underwriting practices by developing property market data intelligence so regulators can better understand how markets are performing in their states, and identify potential new coverage gaps, including changes in deductibles and coverage types, and affordability and availability issues. Provide analysis of property insurance markets to states.

D. Consider effectiveness of current consumer-facing education materials and how to improve consumer understanding of insurance products and concepts.

E. Evaluate existing and future state P&C data call needs with respect to infrastructure / collection and quality of the data, as well as analytics, visualization, and reporting of the data, including the integration of relevant third-party data. Conduct a feasibility study of NAIC resources needed to provide additional data to state regulators to study markets, such as continuation of the Homeowners Market Data Call for future years.

2. The Child Care Insurance (C) Working Group will:

A. Evaluate the cost drivers and limitations that negatively affect the availability of liability insurance products for childcare services in admitted and non-admitted markets, and the necessary actions to address that impact. Focus work on insurance products for child-placing agencies, group foster homes, and other child social service-related insurance issues.

B. Make recommendations on possible solutions to address the cost drivers and limitations that may assist the insurance market. Provide potential recommendations for state insurance regulators to use with state

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Deleted: <#>Monitor the activities of the Federal Crop Insurance Corporation (FCIC) that affect state insurance regulators:¶

Serve as a forum for discussing issues related to the interaction of federal crop insurance programs with state insurance regulation.¶

Review law changes and court decisions, and, if warranted, make appropriate changes to the *Federal Crop Insurance Program Handbook: A Guide for Insurance Regulators*.¶

Monitor the regulatory information exchanges between the FCIC and state insurance regulators, as well as the FCIC and the NAIC, and make recommendations for improvements or revisions, as needed.¶

Monitor regulatory issues that arise with the development of autonomous vehicles. Study and, if necessary, develop recommendations for changes needed to the state-based insurance regulatory framework.¶

Provide a forum for discussing issues related to parametric insurance, and consider the development of a white paper or regulatory guidance.¶

Study and report on the availability and affordability of liability and property coverage for non-profit organizations.

Deleted: Provide a forum for discussing issues related to the use of telematics in insurance, and consider the development of a white paper or regulatory guidance.

Deleted: <#>The Cannabis Insurance (C) Working Group will:¶

Assess and periodically report on the status of federal legislation and regulation involving cannabis, especially as it pertains to protecting financial institutions from liability associated with providing services to cannabis businesses operating legally under state law.¶

Support insurance regulators' efforts to encourage the development of admitted market insurers, as well as the expansion of existing admitted market insurers, and reinsurers supporting the market, to ensure coverage adequacy in states where cannabis, including hemp, is legal.¶

Stay abreast of new products and innovative ideas that may shape insurance in this space. Provide insurance resources to insurance regulators and stakeholders, as needed.¶

Explore potential sources of constraint to coverage limits and availability of cannabis insurance products within the admitted and non-admitted market. Explore the effect of the use of cannabis and related products on P/C insurance lines of business.

PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE (Continued)

legislatures or state agencies. Provide input to the Government Relations (EX) Leadership Council on potential recommendations to the federal government.

- C. Support state insurance regulators' efforts to encourage the development of admitted market insurers, as well as the expansion of existing admitted market insurers, and reinsurers supporting the market.
- D. Assess and periodically report on federal and state legislation and regulations that impact historical claims in the childcare line of business, particularly those affecting liability damages for legally operating childcare-related services.
- E. Stay abreast of innovative ideas that may shape insurance in this space. Provide insurance resources to state insurance regulators and stakeholders, as needed.

3. The P&C Emerging Issues (C) Working Group will:

- A. Monitor and discuss emerging property and casualty insurance issues, including autonomous vehicles, parametric insurance, telematics, and other specialty or availability-constrained P&C markets.
- B. Stay abreast of innovative ideas that may shape P&C insurance. Develop reports, regulatory guidance, recommendations, or regulator/stakeholder resources as needed.
- C. Host regulator-only sessions to explore emerging issues at an insurer level and how states handle product and rate filings.
- D. Coordinate with other NAIC groups or outside entities, as appropriate.

4. The Terrorism Insurance Implementation (C) Working Group will:

- A. Coordinate the NAIC's efforts to address insurance coverage for acts of terrorism. Work with the U.S. Department of the Treasury's (Treasury Department's) Terrorism Risk Insurance Program (TRIP) Office on matters of mutual concern. Discuss long-term solutions to address the risk of loss from acts of terrorism.
- B. Review and report on data collection related to insurance coverage for acts of terrorism.
- C. Monitor handling of cyber insurance policies under TRIP and engage with Cybersecurity (H) Working Group as necessary.

5. The Transparency and Readability of Consumer Information (C) Working Group will:

- A. Facilitate consumers' capacity to understand the content of insurance policies and assess differences in insurers' policy forms.
- B. Update and develop web page and mobile content for *A Shopping Tool for Homeowners Insurance* and *A Shopping Tool for Automobile Insurance*, as needed.
- C. Develop consumer information materials about concepts that consumers struggle to understand.
- D. Study and evaluate ways to engage department of insurance (DOI) communication with more diverse populations, such as rural communities.

NAIC Support Staff: Aaron Brandenburg/Libby Crews

Deleted: <#>The Title Insurance (C) Working Group will:¶
Discuss and/or monitor issues and developments affecting the title insurance industry, and provide support and expertise to other NAIC committees, task forces and/or working groups, or outside entities, as appropriate.¶
Review and assist various regulatory bodies in combating fraudulent and/or unfair real estate settlement activities. Such efforts could include working with the Antifraud (D) Task Force and other NAIC committees, task forces, and/or working groups to combat mortgage fraud and mitigating title agent defalcations through the promotion of closing protection letters (CPLs) and other remedies.¶
Consult with the Consumer Financial Protection Bureau (CFPB) and other agencies responsible for information, education, and disclosure for mortgage lending, closing, and settlement services about the role of title insurance in the real estate transaction process.¶
Update the Survey of State Laws Regarding Title Data and Title Matters report and the Title Insurance Consumer Shopping Tool Template as needed.¶
Stay abreast of consumer issues and complaints submitted to states regarding title insurance. Consider regulatory best practices or standards related to consumer protection.¶
Evaluate alternative title products and provide guidance to state insurance regulators as needed.¶

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Monitor states that have implemented disclosures for premium increases related to P/C insurance products.¶

Deleted: <#>Develop a guidance document for states that requires companies to disclose what property attributes are on file for their property that impact premium. ¶

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Deleted: <#>The Workers' Compensation (C) Working Group will:¶
Discuss issues with respect to advisory organizations, rating organizations, statistical agents, and insurance companies in the workers' compensation arena.¶
Monitor the movement of business from the standard markets to the assigned risk pools. Alert state insurance department representatives if the growth of assigned risk pools changes dramatically.¶
Follow workers' compensation issues regarding cannabis in coordination with the Cannabis Insurance (C) Working Group.¶
Discuss issues affecting workers' compensation.¶
Stay informed about workers' compensation issues by collaborating with various workers' compensation organizations, such as the International Association of Industrial Accident Boards and Commissions (IAIABC), the National Council on Compensation Insurance (NCCI), and state workers' compensation bureaus.

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PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE (Continued)

Adopted by the Casualty Actuarial and Statistical (C) Task Force—XX/XX/XX

2027 Charges

CASUALTY ACTUARIAL AND STATISTICAL (C) TASK FORCE

The mission of the Casualty Actuarial and Statistical (C) Task Force is to identify, investigate and develop solutions to actuarial problems and statistical issues in the property/casualty (P/C) insurance industry.

The Task Force's goals are to assist state insurance regulators with maintaining the financial health of P/C insurers; ensuring P/C insurance rates are not excessive, inadequate or unfairly discriminatory; and ensuring that appropriate data regarding P/C insurance markets are available.

Ongoing Support of NAIC Programs, Products, or Services

1. The **Casualty Actuarial and Statistical (C) Task Force** will:
 - A. Provide reserving, pricing, ratemaking, statistical, classification, underwriting, and other actuarial support to NAIC committees, task forces, and/or working groups. Monitor the activities of other groups related to casualty actuarial issues.
 - B. Monitor casualty actuarial developments and consider regulatory implications.
 - i. Casualty Actuarial Society (CAS) and Society of Actuaries: Syllabus of Basic Education, research projects.
 - ii. American Academy of Actuaries (Academy): Standards of Practice, Council on Professionalism and Education, and Casualty Practice Council, research projects.
 - iii. Federal legislation.
 - C. Facilitate discussion among state insurance regulators regarding rate filing issues of common interest across the states through the scheduling of regulator-to-regulator meetings.
 - D. Conduct the following predictive analytics work:
 - i. Facilitate training and the sharing of expertise through predictive analytics webinars (Book Club).
 - ii. With the NAIC Rate Model Review Team's assistance, discuss guidance for the regulatory review of models used in rate filings. Maintain the *Model Review Manual*.
 - E. Develop rate indices to track, over time and in detail, the cumulative magnitude of the rate changes that impact each state's P/C insurance markets. Collaborate with the SERFF modernization team to help guide the new platform in a direction to make these types of indices more granular, reliable, and useful.
2. The **Actuarial Opinion (C) Working Group** will:

Propose revisions to the following as needed, especially to improve actuarial opinions, actuarial opinion summaries, and actuarial reports, as well as the regulatory analysis of these actuarial documents and loss and premium reserves:

 - i. *Financial Analysis Handbook*.
 - ii. *Financial Condition Examiners Handbook*.
 - iii. *Annual Statement Instructions—Property/Casualty*.
 - iv. Regulatory guidance to appointed actuaries and companies.
 - v. Other financial blanks and instructions, as needed.

Deleted: Propose changes to the appropriate work products, with the most common work products noted below, and present comments on proposals submitted by others relating to casualty actuarial and statistical matters.

Deleted: Property and Casualty Insurance (C) Committee: Ratemaking, reserving, or data issues. ¶
Blanks (E) Working Group: Property/casualty (P/C) annual financial statement, including Schedule P; P/C quarterly financial statement; and P/C quarterly and annual financial statement instructions, including the Statement of Actuarial Opinion (SAO) and Actuarial Opinion Summary Supplement. ¶
Capital Adequacy (E) Task Force: P/C risk-based capital (RBC) report. ¶
Statutory Accounting Principles (E) Working Group: *Accounting Practices and Procedures Manual* (AP&P Manual), and specifically with any future statutory accounting issues being considered under *Statement of Statutory Accounting Principles (SSAP) No. 65—Property and Casualty Contracts*. ¶
Speed to Market (D) Working Group: P/C actuarial sections of the *Product Filing Review Handbook*.

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Deleted: Coordinate with the Innovation, Cybersecurity, and Technology (H) Committee and the Life Actuarial (A) Task Force on the tracking of new uses of artificial intelligence (AI), auditing algorithms, product development, and other emerging regulatory issues. Collaborate with Big Data and AI (H) Working Group and Third-Party Data and Models (H) Working Group on regulatory oversight of AI and machine learning (ML) in insurers' ratemaking, reserving, classification, underwriting, and other activities.

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Deleted: G. Draft a white paper that explains how homeowners' insurance rates are regulated across states, with particular attention to public questions and academic claims regarding potential cross-state subsidization of catastrophic losses. ¶

PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE (*Continued*)

3. The **Statistical Data (C) Working Group** will:

- A. Consider updates and changes to the *Statistical Handbook of Data Available to Insurance Regulators* to improve data quality and reporting standards.
- B. Consider updates and developments, provide technical assistance, and oversee the production of the following reports and databases. Periodically, evaluate the demand and utility versus the costs of production of each product.
 - i. *Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owner's Insurance* (Homeowners Report).
 - ii. *Auto Insurance Database Report* (Auto Report).
 - iii. *Competition Database Report* (Competition Report).
 - iv. *Report on Profitability by Line by State Report* (Profitability Report).
 - v. *Auto Insurance Average Premium Supplement*.

NAIC Support Staff: Kris DeFrain/Roberto Perez/Libby Crews

PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE (Continued)

Adopted by the Homeowners Market Data Call (C) Task Force—XX/XX/XX

2027 Charges

HOMEOWNERS MARKET DATA CALL (C) TASK FORCE

1. The **Homeowners Market Data Call (C) Task Force** will:
 - A. Oversee development and delivery of periodic communication to the NAIC membership on issues related to the Homeowners Market Data Call.
 - B. Implement 2027 Homeowners Market Data Call, including data collection authority, confidentiality protections, and data sharing between states and the NAIC. Consider NAIC resource needs for continuation of annual data calls.
 - C. Consider recommendations from the regulator-only drafting group and interested party input and approve any changes to the current scope and content of the data call for 2027.
 - D. Oversee continued development of regulator tools and training related to the data call.
 - E. Develop a national analysis report, for regulators only, with support from CIPR. Consider the nature and extent of such national analysis report that may be suitable for public release.
2. The **Homeowners Market Report (C) Working Group** will:
 - A. Consider drafting and public release of a report analyzing data from the homeowners market data call.

NAIC Support Staff: Aaron Brandenburg/Libby Crews

Deleted: Develop a framework for the

PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE (*Continued*)

Draft: 7/24/26

Adopted by the Executive (EX) Committee and Plenary—

Adopted by the Property and Casualty Insurance (C) Committee—

Adopted by the Surplus Lines (C) Task Force, 8/3/2026

2027 Proposed Charges

SURPLUS LINES (C) TASK FORCE

The mission of the Surplus Lines (C) Task Force is to monitor the surplus lines market and regulation, including the activity and financial condition of U.S. and non-U.S. surplus lines insurers participating in the U.S. market, by providing a forum for discussion of issues and to develop or amend relevant NAIC model laws, regulations, and/or guidelines.

Ongoing Support of NAIC Programs, Products, or Services

The **Surplus Lines (C) Task Force** will:

- A. Provide a forum for discussion of current and emerging surplus lines-related issues and topics of public policy and determine appropriate regulatory response and action.
- B. Review and analyze industry data on U.S. domestic and non-U.S. surplus lines insurers participating in the U.S. market.
- C. Monitor federal legislation related to the surplus lines market and ensure all interested parties remain apprised.
- D. Develop or amend relevant NAIC model laws, regulations, and/or guidelines.
- E. Oversee the activities of the Surplus Lines (C) Working Group.

The **Surplus Lines (C) Working Group** of the Surplus Lines (C) Task Force will:

- A. Operate in regulator-to-regulator session pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings and in open session when discussing surplus lines topics and policy issues, such as amendments to the International Insurers Department (IID) Plan of Operation.
- B. Maintain and draft new guidance within the IID Plan of Operation regarding standards for admittance and continued inclusion on the NAIC *Quarterly Listing of Alien Insurers*.
- C. Review and consider appropriate decisions regarding applications for admittance to the NAIC *Quarterly Listing of Alien Insurers*.
- D. Analyze renewal applications of alien surplus lines insurers on the NAIC *Quarterly Listing of Alien Insurers* and ensure solvency and compliance per the IID Plan of Operation guidelines for continued listing.

Provide a forum for surplus lines-related discussion among jurisdictions.