



*2025 Fall National Meeting  
Hollywood, Florida*

## **NAIC/CONSUMER LIAISON COMMITTEE**

Monday, December 8, 2025

12:45 – 2:15 p.m.

The NAIC/Consumer Liaison Committee met Dec. 8, 2025. During this meeting, the Liaison Committee:

1. Observed the presentation of the Consumer Representatives' Excellence in Consumer Advocacy Awards to Commissioner Jon Godfread (ND) and to Deputy Commissioner of Climate and Sustainability Michael Peterson (CA).
2. Adopted its Summer National Meeting minutes.
3. Adopted its Nov. 14 minutes. During this meeting, the Liaison Committee took the following action:
  - A. Announced the reaffirmation of its 2025 mission statement for 2026.
4. Received a report from the NAIC/Consumer Board of Trustees, which met Dec. 8. The Board made appointments of the 2026 funded and unfunded consumer representatives.
5. Heard a presentation from United Policyholders (UP) on wildfire risk reduction and sustainable insurance strategies for homeowners insurance. The presentation addressed strategies for risk mitigation with a primary focus of strategies implemented in California and Colorado.
6. Heard a presentation from the Consumer Federation of America (CFA) titled "Penalized: The Hidden Cost of Credit Scores in Homeowners Insurance Premiums." The presentation provided research conducted by the Consumer Federation of America on how much a consumer's credit score impacts the price for homeowners insurance, how the impact of credit score varies by state, and how the impact of credit scores compares to the impact of local disaster risks in the pricing of homeowners insurance.
7. Heard a presentation from the American Kidney Fund (AKF), the Rhode Island Parent Information Network (RIPIN), the National Alliance on Mental Illness (NAMI), and the Disability Rights Education and Defense Fund (DREDF) titled "Health Consumer Protection Priorities During Uncharted Times." The presentation addressed health insurance issues for consumers, including reduced affordability, barriers within insurance, reduced access to preventive care and vaccines, and discrimination in benefit designs.
8. Heard a presentation on how flawed death records make it difficult to locate beneficiaries of unclaimed benefits. The presentation indicated that 3 million people in the U.S. die each year, but that not all deaths are captured in the federal database relied upon by insurers.