2026 Fall National Meeting
Dallas, Texas

MARKET REGULATION AND CONSUMER AFFAIRS (D) COMMITTEE
Tuesday, November 17, 2026
9:15 – 10:30 a.m.

Meeting Summary Report

The Market Regulation and Consumer Affairs (D) Committee met Nov. 17, 2026. During this meeting, the Committee:

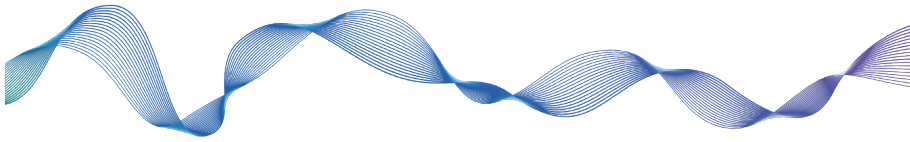
1. Adopted its Summer National Meeting minutes (*see NAIC Proceedings – Summer 2026, Market Regulation and Consumer Affairs (D) Committee*).

2. Adopted the Market Conduct Regulation Modernization Recommendations document, which establishes a long-term direction for modernization to a proactive, risk-based market conduct regulatory framework that supports consistent, coordinated oversight and stronger consumer protection as insurance markets, business models, and consumer expectations evolve. This vision centers on equipping NAIC Members with timely, trustworthy data and modern analytical tools to identify emerging risks and inform regulatory action. The strategic vision also calls for stronger interstate collaboration through shared definitions, common tools, and a lead state decision framework for multistate action. Finally, there is recognition of the potential for expanded public reporting to provide consumers with clearer, more useful insights into market conduct issues.

3. Adopted its 2027 proposed charges, which disband the Market Analysis Procedures (D) Working Group, the Pharmacy Benefit Management (D) Working Group, and the Market Conduct Regulation Modernization (D) Working Group. The charges also establish a new Market Conduct Regulation Modernization (D) Task Force with the following three working groups: Data Elements and Collection (D) Working Group, Multistate Collaboration (D) Working Group, and Data Analytics (D) Working Group.

4. Adopted the following Producer Licensing (D) Task Force work products:
   A. Revisions to NAIC *Independent Adjuster Licensing Guideline* (GL 1224)
   B. Template for the 1033 Written Consent Process
   C. Revisions to the NAIC *State Licensing Handbook*
   D. Revisions to Appendices B and C of the Continuing Education Reciprocity (CER) Agreement

5. Received an update on a cybersecurity incident response framework being developed to create a coordinated, multijurisdictional response to cybersecurity events involving regulated entities. The framework consists of six sections: 1) purpose, scope, and use of the framework; 2) evaluation and response process; 3) coordinating lead state selection; 4) coordinating lead state responsibilities; 5) a flowchart illustrating the proposed framework process; and 6) the framework's relationship to other



NAIC documents and projects, such as the Cybersecurity (H) Working Group's adopted Cybersecurity Event Response Plan (CERP) and the NAIC cybersecurity event notification portal.

6. Heard a presentation from Harold M. Ting (Individual Health Care Consumer Advocate) on metrics to collect for assessing prior authorization (PA) decisions.

7. Adopted the reports of the following task forces and working groups:
   A. Antifraud (D) Task Force
   B. Producer Licensing (D) Task Force
   C. Advisory Organization (D) Working Group
   D. Market Actions (D) Working Group
   E. Market Analysis Procedures (D) Working Group
   F. Market Conduct Annual Statement Blanks (D) Working Group
   G. Market Conduct Examination Guidelines (D) Working Group
   H. Market Conduct Regulation Modernization (D) Working Group
   I. Market Information Systems (D) Working Group
   J. Market Regulation Certification (D) Working Group
   K. Pharmacy Benefit Management (D) Working Group
   L. Speed to Market (D) Working Group

8. Received an update from the Big Data and Artificial Intelligence (H) Working Group on the Artificial Intelligence (AI) Risk Evaluation Supplement, which is designed as an interim solution to help state insurance regulators evaluate the use of AI while they study longer-term updates to the market and financial-related processes.