2026 Fall National Meeting
Dallas, Texas

MARKET CONDUCT REGULATION MODERNIZATION (D) WORKING GROUP
Sunday, November 15, 2026
4:00 – 5:00 p.m.

Meeting Summary Report

The Market Conduct Regulation Modernization (D) Working Group met Nov. 15, 2026. During this meeting, the Working Group:

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

2. Reported that it met Oct. 15 and Sept. 15 in regulator-to-regulator session, pursuant to paragraph 6 (consultation with NAIC staff related to NAIC technical guidance) of the NAIC Policy Statement on Open Meetings. During these meetings, the Working Group took the following action:
   A. Discussed regulator training and workforce development. Participants emphasized the need for practical, hands-on training, as well as developing market analysis and examination skills.
   B. Received an update that the Market Conduct Regulation Modernization Recommendations and proposed charges for a new Market Conduct Regulation Modernization (D) Task Force would be released to all interested parties before the Fall National Meeting, where the Working Group and Market Regulation and Consumer Affairs (D) Committee would discuss and consider their adoption.

3. Adopted the Market Conduct Regulation Modernization Recommendations, which establish 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.

4. Received a demonstration on how the use of artificial intelligence (AI) could be applied to the NAIC *Market Regulation Handbook*.