2026 Fall National Meeting
Dallas, Texas

NAIC/CONSUMER LIAISON COMMITTEE
Saturday, November 14, 2026
12:45 – 2:15 p.m.

Meeting Summary Report

The NAIC/Consumer Liaison Committee met Nov. 14, 2026. During this meeting, the Committee:

1. Observed the presentation of the Consumer Representatives' Excellence in Consumer Advocacy Awards to Commissioner Scott A. White (VA) and Deputy Commissioner of Market Regulation David Buono (PA).

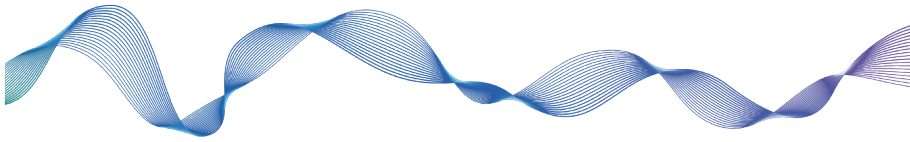
2. Adopted its Summer National Meeting minutes (*see NAIC Proceedings – Summer 2026, NAIC/Consumer Liaison Committee*).

3. Adopted its Nov. 11 minutes. During this meeting, the Committee took the following action:
   A. Reaffirmed its mission statement for 2027.

4. Received a summary from the NAIC/Consumer Participation Board of Trustees, which met Oct. 20. During this meeting, the Board took the following action:
   A. Discussed the 2027 consumer representative application and recruitment process. The application was open from Aug. 31 through Oct. 31, and the Board is reviewing applications in preparation for selections in December.
   B. Received an update on the Consumer Participation Scholarship Program. Two scholarship recipients attended the Insurance Summit in September, and one recipient attended the Fall National Meeting.
   C. Reviewed the status of five active Consumer Representative Requests for Action and discussed revisions to the request form and submission process. The planned revisions include transitioning to an electronic submission tool and providing clearer guidance for submitting, tracking, and addressing requests.

5. Heard a presentation from the Life Insurance Consumer Advocacy Center (LICAC) on the results of a nationwide consumer survey of life insurance purchasers about their understanding of the role and obligations of life insurance agents. The presentation highlighted that most policy owners rated their agents as trustworthy but also demonstrated misunderstandings regarding agents' legal obligations and compensation structures. The presentation recommended that states establish disclosures and increase supervision requirements for agents, as well as expand consumer education in this area.

6. Heard a presentation from United Policyholders (UP) on new standards and protocols for wildfire smoke damage and insurance claim handling. The presentation discussed how smoke from wildfires carries hazardous contaminants into homes and that insurers' current standard approach is not sufficient to restore properties to a safe, habitable condition. The presentation reviewed recent



regulatory and legislative efforts in several states to address this issue and recommended that insurers be required to follow a testing-based approach in wildfire smoke-related claims handling.

7. Heard a presentation from Consumers' Checkbook Center for the Study of Services (CSS) on how consumers can better understand health care claim denials and billing. The presentation discussed how insurer and provider communications like explanations of benefits (EOBs) make it difficult for consumers to tell what was paid, what was denied, and why. The presentation provided several recommendations for state insurance regulators, including requiring itemized and reconciled bills, enforcing balance billing rules, and standardizing coding requirements.

8. Heard a presentation from Families USA, an individual consumer representative, and the Colorado Consumer Health Initiative (CCHI) on federal policy developments affecting consumer access to and affordability of health coverage. The presentation addressed coverage cancellations, changes to vaccine and preventative services recommendations, implementation of the No Surprises Act (NSA), and options for states to strengthen consumer protections and promote affordability.

9. Heard a presentation from the American Kidney Fund (AKF), Rhode Island Parent Information Network (RIPIN), and the Disability Rights Education and Defense Fund (DREDF) on alternative health coverage and emerging challenges for consumers. The presentation highlighted consumer case examples, illustrating that consumers are often misled into enrolling in limited-benefit plans and only discover that plans are not comprehensive major medical coverage after claims are denied. The presentation provided several recommendations for state insurance regulators, including establishing and enforcing disclosure standards for alternative plans, requiring greater network transparency, and enforcing unfair trade practices laws with respect to lead generators.