



2026 SPRING NATIONAL MEETING
SAN DIEGO, CA



*2026 Spring National Meeting
San Diego, California*

NAIC/CONSUMER LIAISON COMMITTEE

Sunday, March 22, 2026
12:45 – 2:15 p.m.

Meeting Summary Report

The NAIC/Consumer Liaison Committee met March 22, 2026. During this meeting, the Liaison Committee:

1. Adopted its 2025 Fall National Meeting minutes.
2. Received a report from the NAIC/Consumer Board of Trustees, which met March 22. The Board discussed that it will work with the Center for Insurance Policy and Research (CIPR) to formulate and implement a feedback mechanism to solicit input from existing NAIC Members and consumer representatives on how to improve the NAIC Consumer Participation Program. The Board discussed the implementation of the Consumer Participation Scholarship Program in 2026, which will enable individuals with issue-specific expertise not currently available through existing NAIC consumer representatives to attend an NAIC national meeting.
3. Heard a presentation on 2026 consumer representative health priorities, focusing on the affordability of coverage, key considerations to ensure coverage meets consumer needs, Medicare and long-term care insurance (LTCI) challenges, and outreach and engagement with consumers. Four key consumer priorities suggested for state insurance regulators align with the charges of the Health Insurance and Managed Care (B) Committee.
4. Heard a presentation from the Life Insurance Consumer Advocacy Center (LICAC) on how death records are not locating all beneficiaries of unclaimed benefits. The presentation highlighted that approximately 3 million people die each year in the U.S., but not all deaths are captured in the federal database that insurers rely on to identify deceased policyholders.
5. Heard a presentation from United Policyholders (UP) on the affordability and availability of property insurance in wildfire-prone regions. The presentation highlighted that insurance disputes related to wildfire/smoke damage remediation and property restoration are increasingly common.
6. Heard a presentation from the Automotive Education and Policy Institute (AEPI) on how auto insurers are encouraging litigation by using outmoded methodology and unreliable data. The presentation highlighted that there is a systematic undervaluation of actual cash value (ACV) for automobile damage claims, and insurers refuse to consider comparable vehicle prices from sources such as Carmax and Carvana. The presentation recommended that states require greater insurer transparency in total-loss value determinations.