2026 Summer National Meeting
Columbus, Ohio

PROPERTY AND CASUALTY INSURANCE (C) COMMITTEE
Friday, August 14, 2026
1:45 – 3:00 p.m.

Meeting Summary Report

The Property and Casualty Insurance (C) Committee met Aug. 14, 2026. During this meeting, the Committee:

1. Adopted its Spring National Meeting minutes (*see NAIC Proceedings – Spring 2026, Property and Casualty Insurance (C) Committee*).

2. Adopted the reports of its Task Forces and Working Groups
   A. Casualty Actuarial and Statistical (C) Task Force
   B. Homeowners Market Data Call (C) Task Force
   C. Surplus Lines (C) Task Force
   D. Cannabis Insurance (C) Working Group
   E. Child Care Insurance (C) Working Group
   F. Terrorism Insurance Implementation (C) Working Group
   G. Title Insurance (C) Working Group
   H. Transparency and Readability of Consumer Information (C) Working Group
   I. Workers' Compensation (C) Working Group

3. Adopted the Affordability and Availability Playbook. This tool is a regulator-facing resource that provides states with policy options and implementation considerations to help address homeowners insurance affordability and availability challenges. It is intended to be updated over time as markets evolve, states add information, and new tools or approaches develop.

4. Heard a presentation from the American Property Casualty Insurance Association (APCIA) on auto insurance trends. Rate adequacy and loss experience have generally improved recently.

5. Heard a presentation from the Southern University Law Center (SULC) on the use of criminal history as a rating factor. Improved access to criminal records has led to an increase in insurer usage.

6. Heard a presentation from ZestyAI on how verified mitigation data can expand eligibility and improve affordability in homeowners insurance.