

*2026 Summer National Meeting
Columbus, Ohio*

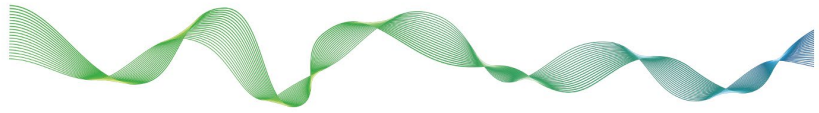
MARKET CONDUCT REGULATION MODERNIZATION (D) WORKING GROUP

Thursday, August 13, 2026
10:00 – 11:00 a.m.

Meeting Summary Report

The Market Conduct Regulation Modernization (D) Working Group met Aug. 13, 2026. During this meeting, the Working Group:

1. Adopted its July 7 minutes, which included the following action:
 - A. Adopted its June 9 minutes, which included the following action:
 - i. Adopted its May 26 minutes, which included the following action:
 - a. Adopted its May 11 minutes, which included the following action:
 - 1) Adopted its April 9 minutes, which included the following action:
 - A) Discussed its work plan for 2026, including the areas to be considered by the Working Group and its timeline for completing its charges in 2026.
 - 2) Reported that it met April 30 and April 22 in regulator-to-regulator session, pursuant to paragraph 6 (consultations with NAIC staff members related to NAIC technical guidance) of the NAIC Policy Statement on Open Meetings. During these meetings, the Working Group:
 - A) Discussed market intelligence research and analysis.
 - B) Discussed Market Conduct Annual Statement (MCAS) data and analysis tools.
 - 3) Received comments from property/casualty (P/C) insurance industry representatives on market conduct data; examination processes; interstate collaboration; corrective actions, communications, and enforcement; and consumer complaints.
 - b. Received comments from health insurance industry representatives on market conduct data; examination processes; interstate collaboration; corrective actions, communications, and enforcement; and consumer complaints.
 - ii. Received comments from life, Insurtech, and specialty insurance industry representatives on market conduct data collection and analysis; examination processes; interstate collaboration; third-party oversight; corrective actions, communications, and enforcement; and consumer complaints.
 - B. Received comments from NAIC consumer liaison representatives on data collection and infrastructure, company-level performance metrics, national public exam report portal, artificial intelligence (AI) and telematics data, P/C market conduct exam practices, structural critique, claims handling transparency, and Market Actions (D) Working Group collaboration.



2. Reported that it met Aug. 4 and July 21 in regulator-to-regulator session, pursuant to paragraph 6 (consultations with NAIC staff members 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 the NAIC *Market Regulation Handbook*.
 - B. Discussed market conduct interstate collaboration.
3. Discussed third-party oversight in market conduct regulation.
4. Discussed the use of financial data for market conduct insights.