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.