2026 Summer National Meeting
Columbus, Ohio

NAIC/CONSUMER LIAISON COMMITTEE
Tuesday, August 11, 2026
12:45 – 2:15 p.m.

Meeting Summary Report

The Consumer Liaison Committee met Aug. 11, 2026. During this meeting, the Committee:

1. Adopted its 2026 Spring National Meeting minutes (*see NAIC Proceedings – Spring 2026, Consumer Liaison Committee*).

2. Received a summary of the NAIC/Consumer Participation Board of Trustees, which met Aug. 11, June 1, and March 31. During these meetings, the Board took the following action:
   A. Discussed the transition of the Consumer Participation Program under new NAIC committee support within the Insurance Research, Analytics, and Property/Casualty (P/C) Policy division.
   B. Discussed implementation of the Consumer Participation Scholarship Program and reviewed feedback from consumer representatives outlining opportunities to improve engagement and visibility of the program.
   C. Discussed Consumer Scholarship Program applicants for the remainder of 2026 and received an update from the NAIC on improving the application process for 2027. The Board also reviewed final findings from a stakeholder feedback survey and heard recommendations based on these findings to enhance the Consumer Participation Program

3. Heard a presentation from California Health Advocates (CHA) on insurance products used to finance long-term care (LTC), highlighting consumer challenges in understanding and selecting appropriate products.

4. Heard a presentation from the Arthritis Foundation and the American Cancer Society Center Action Network (ACS CAN) on state coverage of biomarker testing and defrayal implications. The presentation explained how the Affordable Care Act (ACA) defrayal requirements may impact biomarker testing coverage mandates beginning with plan year 2028 and encouraged state insurance regulators to begin preparing for these mandates now.

5. Heard a presentation from the Center for Budget and Policy Priorities (CBPP) and Blood Cancer United on the ACA marketplace open enrollment outlook for 2027. The presentation provided a preview of the potential impacts of expired premium tax credits, rising premiums and cost-sharing, and changes to federal Marketplace rules on the upcoming 2027 open enrollment period.

6. Received an update on the 2026 report of the NAIC Climate Risk Disclosure Survey data, which is now available on Ceres' website.

7. Heard a presentation from the Center for Insurance Research (CIR) and the Coalition Against Insurance Fraud (CAIF) on tracking and reducing abandoned property transfers. The presentation examined unclaimed insurance funds and retained asset accounts (RAAs), highlighting the large volume of insurance proceeds transferred to state unclaimed property funds, the risk of fraud, and the need for greater reporting and transparency to help consumers recover abandoned funds.

8. Heard a presentation from the Life Insurance Consumer Advocacy Center (LICAC) on the critical role of ethical standards in market conduct examinations. The presentation recommended reviving and modernizing the Insurance Marketplace Standards Association (IMSA) framework by incorporating ethical marketing standards and transparency into market conduct examinations via an NAIC working group.

9. Heard a presentation from United Policyholders (UP), Southern University Law Center, and the California Western School of Law on the importance of analyzing complete data related to nuclear verdicts. This presentation posited that claims about nuclear verdicts driving insurance affordability and availability problems often rely on incomplete or misleading data. Presenters urged more rigorous analysis, additional research, and discussion before supporting reforms that could weaken policyholder remedies.