

Draft Pending Adoption

Draft: 12/16/25

Antifraud (D) Task Force
Hollywood, Florida
December 10, 2025

The Antifraud (D) Task Force met in Hollywood, FL, Dec. 10, 2025. The following Task Force members participated: Trinidad Navarro, Chair (DE); John F. King represented by Martin Sullivan, Vice Chair (GA); Heather Carpenter represented by Alex Romero and Kayla Erickson (AK); Maria Ailor (AZ); Ricardo Lara represented by Eric Charlick (CA); Jared Kosky represented by Kurt Swan (CT); Dean L. Cameron represented by Randy Pipal (ID); Vicki Schimdt represented by Monicka Richmeier (KS); Sharon P. Clark represented by Shawn Boggs (KY); Timothy J. Temple represented by Nina Hunter (LA); Marie Grant represented by Robert Guynn (MD); Angela L. Nelson represented by Jeana Thomas (MO); Anita G. Fox represented by Joseph Garcia (MI); Mike Chaney represented by John Hornbach (MS); Mike Causey represented by Jacqueline Obusek (NC); Jon Godfread represented by Robyn Krile (ND); Eric Dunning represented by Martin Swanson (NE); Alice T. Kane represented by Devin Chapman and Vanessa DeJesus (NM); Ned Gaines represented by Alexia Emmerman (NV); Glen Mulready represented by Rick Wagnon (OK); Judith L. French represented by David Barney (OH); TK Keen represented Stephanie Noren (OR); Michael Humphreys represented by David Buono (PA); Michael Wise represented Diane Cooper (SC); Larry D. Deiter represented by Travis Jordan (SD); Cassie Brown represented by Rick Watson (TX); Jon Pike represented by Armand Glick (UT); Scott A. White represented by Juan A. Rodriguez Jr. and Richard Tozer (VA); and Patty Kuderer represented by Christina Keeley (WA).

1. Adopted its Oct. 29 and Summer National Meeting Minutes

The Task Force met Oct. 29 and took the following action: 1) adopted its 2026 proposed charges.

Obusek made a motion, seconded by Sullivan, to adopt the Task Force's Oct. 29 **Attachment xx** and Aug. 12 minutes (see *NAIC Proceedings – Summer 2025, Antifraud (D) Task Force*) minutes. The motion passed unanimously.

2. Adopted a Motion to Add an LTCL Category to the OFRS

Commissioner Navarro said the Task Force received a request from the Coalition Against Insurance Fraud (Coalition) to add long-term care insurance (LTCL) as a fraud category in the NAIC Online Fraud Reporting System (OFRS). He said the proposal to add this category was discussed during the Summer National Meeting and that the Task Force was in support. Commissioner Navarro said the Task Force has received no further feedback.

Chapman made a motion, seconded by Glick, to adopt LTCL as a new category in OFRS. The motion passed unanimously.

3. Heard Presentation from the Coalition on Generative AI

Brent Walker (Coalition) said the Coalition has completed a study on generative AI and how it affects the insurance industry. He said the Coalition reviewed the collaborative efforts to address AI fraud and emphasized that antifraud strategies must adapt with technological advancements. Walker said AI is instrumental in fraud detection; its findings should only inform investigations, with thorough human verification required. He said it is a necessity to identify individuals responsible for AI-driven fraud being underscored, and decisions were made for enhanced training to prepare professionals for evolving challenges. Walker said key areas of collaboration include law firms, fraud bureaus, and prosecutors, which have yielded notable progress in combating fraudulent activities. He said that the Coalition encourages the Task Force to continue efforts to enhance training and

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preparation efforts, ensuring that professionals are adequately equipped to address the evolving landscape of AI-enabled fraud.

4. Received an Update from the Antifraud Technology (D) Working Group

Glick said Working Group met Sept. 24 (Attachment xx) to initiate updates to the NAIC OFRS list of fraud schemes and insurance types. Glick said there has been subsequent collaborative discussions with organizations such as National Insurance Crime Bureau (NICB), Verisk, and PricewaterhouseCoopers (PwC), and the Coalition focused on enhancing insurance fraud reporting processes. He said the Working Group is striving for consensus by removing seldom-used categories, consolidating duplicative ones, and introducing new categories to reflect emerging areas of fraud such as pet, travel, and LTCL. He said any proposed revisions will require adoption by key stakeholders including the NAIC, NICB, Verisk, and state vendors. Glick said as the Working Group discusses these potential changes, a working draft will be exposed for public comment, and further modifications are anticipated to foster ongoing discussion and improvement.

5. Received an Update from the Improper Marketing of Health Insurance (D) Working Group

Swanson said the Working Group has continued its regular-to-regulator meetings and met in October. He said during these meetings, the Working Group has discussed pressing issues such as unauthorized agent transfers occurring nationwide, difficulties faced during open enrollment, steering practices, and concerns related to National Producer Number (NPN) overrides. Swanson said the Working Group maintains active collaboration with state and federal insurance regulators to oversee and address the appropriate marketing of health plans. Swanson said the Working Group plans to reconvene in January to evaluate the outcomes of recent open enrollment periods for both Medicare and the Affordable Care Act (ACA).

6. Heard Reports from Interested Parties

A. Coalition

Walker said the Coalition continues to expand, uniting a diverse membership that includes government agencies, insurance carriers, consumer groups, academic institutions, law firms, and technology providers. He said members are encouraged to actively engage with the Coalition's committees and task forces, which leverage subject matter expertise to address industry challenges. Walker said this year, Coalition activities included discussions on issues affecting insurance and fraud prevention, as well as the release of the 2023 *Who Commits Insurance Fraud* study. He said this was a notable initiative involving a youth engagement campaign at Wayne State University (Detroit, MI), which successfully increased antifraud awareness and will be extended to additional universities in the coming year.

Walker said legislative priorities have been updated to emphasize consumer protection, the integrity of the insurance marketplace, and vigilance regarding emerging technology threats. He said as legislative sessions approach in 2026, members are invited to share their priorities for potential Coalition support. He said the members benefit from a robust suite of resources, including educational webinars, research, and an extensive library of white-label infographics. Walker said recent topics include long-term care (LTC) fraud and generative AI's impacts. He said an upcoming webinar addressing property/casualty (P/C) emerging trends is scheduled for Dec. 18, 2025, with nearly 400 virtual attendees anticipated. Walker said the Coalition urges all members to become involved, use available resources, and collaborate in shaping legislative and strategic antifraud efforts.

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B. NICB

Howard Handler (NICB) said NICB has an extensive history of more than 110 years. Its headquarters are in the Chicago, IL, area, and it operates nationwide. He said NICB employs nearly 200 special agents and approximately 60 data analysts and data scientists who collaborate closely with law enforcement and insurance companies to investigate and combat insurance-related crimes.

Handler outlined two primary topics for discussion: 1) the fraud referral enhancement process; and 2) NICB's intelligence reporting activities. He said that "questionable claims" refer to fraud referrals submitted to NICB by member companies and subsequently transmitted to NICB and the appropriate state insurance regulators. Handler clarified that while some fraud referrals are sent directly to states or to the NAIC, those termed "questionable claims" are those received directly by NICB. He said there have been approximately 200,000 questionable claims reported from its 1,200 member companies. Handler said NICB is continuing with ongoing efforts to improve its fraud reporting program and the questionable claims process, with the objective of enhancing the experience for both member companies and fraud directors. Handler said that the current reporting form is outdated and not user-friendly, emphasizing that NICB is working to modernize and streamline the process. As an example of recent enhancements, he mentioned the introduction of a date picker feature to replace manual date entries, which improves both accuracy and consistency across the platform.

Having no further business, the Antifraud (D) Task Force adjourned.

SharePoint/NAIC Support Staff Hub/Committees/D CMTE/2025 Fall/AFTF Minutes 12.10.25