

Draft Pending Adoption

Draft: 4/2/25

Antifraud (D) Task Force
Indianapolis, Indiana
March 25, 2025

The Antifraud (D) Task Force met in Indianapolis, IN, March 25, 2025. The following Task Force members participated: Trinidad Navarro, Chair (DE); Lori K. Wing-Heier represented by Alex Romero (AK); Barabara D. Richardson represented by Lori Dreaver Munn (AZ); Ricardo Lara represented by Charlene Ferguson (CA); Andrew N. Mais represented by Kurt Swan (CT); Karima M. Woods represented by Michael Ross (DC); Michael Yaworsky represented by Simon Blank (FL); Jerry Bump (HI); Dean L. Cameron represented by Randy Pipal (ID); Sharon P. Clark represented by Juan Garrett (KY); Timothy J. Temple represented by Nathan Strebeck (LA); Grace Arnold represented by T.J. Patton (MN); Mike Chaney represented by John Hornback (MS); Eric Dunning represented by Martin Swanson (NE); Justin Zimmerman represented by Richard Besser (NJ); Alice T. Kane represented by Alexia Emmermann (NM); Scott Kipper represented by David Cassetty (NV); Glen Mulready represented by Rick Wagnon (OK); Andrew R. Stolfi represented Cassie Soucy (OR); Michael Humphreys represented by David Buono (PA); Elizabeth Kelleher Dwyer represented by Matthew Gendron (RI); Michael Wise represented Melissa Manning (SC); Larry D. Deiter represented by Justin Underwood (SD); Cassie Brown represented by Matthew Tarpley (TX); Jon Pike represented by Armand Glick (UT); and Scott A. White represented by Juan Rodriguez Jr. and Richard Tozer (VA).

1. Adopted its 2024 Fall National Meeting Minutes

Tozer made a motion, seconded by Emmermann, to adopt the Task Force's Nov. 18, 2024, minutes (*see NAIC Proceedings – Fall 2024, Antifraud (D) Task Force*). The motion passed unanimously.

2. Heard a Presentation from NAIC Consumer Representatives on Consumers' Need for Help Finding Insurance Advisors

Harry Ting (Health Care Consumer Advocate) and Richard Weber (Life Insurance Consumer Advocacy Center—LICAC) presented on consumers' need for help finding insurance advisors. Ting highlighted the challenges consumers face with claims and adjusters, especially after natural disasters. Ting proposed the creation of a national website to help consumers find insurance advisors, similar to the Financial Industry Regulatory Authority's (FINRA's) Broker Check. He said the search tool should include information on appointments, qualifications, experience, and disciplinary actions of producers.

Commissioner Navarro said this presentation was very timely, given the Task Force's work on the consumer agent broker search tool. He said there is a need for this consumer tool and the information Ting suggested. Commissioner Navarro said he, Director Cameron, who serves as chair of the Market Regulation and Consumer Affairs (D) Committee, and other commissioners will meet to discuss the capabilities of the search tool.

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

Greg Welker (NAIC) said the Working Group met in regulator-to-regulator session Feb. 27 to discuss specific companies and market conduct practices. He said the Working Group will continue to meet with regulators for conference calls on the fourth Thursday of each month during 2025. Welker said the Working Group will continue to provide assistance and guidance monitoring the improper marketing of health plans and coordinate appropriate enforcement action at state and federal levels.

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

Glick reported that the Working Group has not met since the 2024 Fall National Meeting. He said the Working Group plans to schedule its next conference call in May to discuss possible enhancements to the Online Fraud Reporting System (OFRS). Glick said several Working Group members met with NAIC information technology (IT) staff and representatives from the National Insurance Crime Bureau (NICB) to discuss necessary conversions for their software to connect to the new version of the OFRS. He said the Working Group will discuss the improvements to determine what will be implemented into the OFRS. Glick said the Working Group will continue working with NAIC staff to finalize the Antifraud Plan Repository.

Glick raised a question about whether industry should be required to collect and preserve embedded data and documents in their original format. He highlighted the importance of maintaining original documents for evidence in fraud investigations and the potential challenges of implementing such a requirement.

5. Heard Reports from Interested Parties

A. CAIF

Michelle Rafeld (Coalition Against Insurance Fraud—CAIF) and Brent Walker (CAIF) provided updates on CAIF initiatives. Rafeld announced the launch of the "Stay Honest, Stay Licensed" campaign to curb agent misconduct. Walker shared results from the state of insurance fraud technology study, highlighting the adoption of technology among insurers and the challenges they face. Walker said the CAIF is also tracking several antifraud legislative efforts and researching artificial intelligence (AI) usage in antifraud efforts. He said the mid-year meeting hosted by the CAIF will take place in June 2025 and encouraged everyone to sign up as soon as possible.

B. NICB

Kyle McCallum (NICB) shared updates on the fraud reporting collaboration with the NAIC. He said that the NICB worked with Wisconsin on its Fraud Bureau Reporting Program and is moving closer to adding New York. McCollum said the NICB is committed to modernizing and improving the fraud reporting process and system and is working closely with the NAIC and its member insurers to enhance the quality and effectiveness of fraud reports.

6. Discussed Other Matters

Commissioner Navarro discussed the upcoming vote on the *Public Adjuster Licensing Model Act* (#228) during the Executive (EX) Committee and Plenary session. He said the amended model language aims to protect consumers by limiting the fees public adjusters can charge, prohibiting public adjusters from being contractors, and preventing public adjusters from having financial interests in repair work. Commissioner Navarro said the model and amendments will be on the agenda for the Executive (EX) Committee and Plenary session March 27.

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

<https://naiconline.sharepoint.com/sites/NAICSupportStaffHub/Member%20Meetings/D%20CMTE/2025%20Spring/AFTF/Minutes/AFTF%20Minutes%203.25.25.docx>