



Consumer Liaison Improvement Concepts

NAIC members and consumer representatives were separately surveyed and asked for feedback on Consumer Liaison Committee meetings and consumer representative participation in NAIC activities and potential improvements to the same. This memo outlines some of the key issues identified, a few goals to guide any changes, and specific ideas to improve the important interaction between regulators and consumer representatives.

Some common issues or themes found in the results of the surveys include:

1. Several respondents expressed a desire to broaden the perspectives shared at NAIC meetings and encourage more robust consumer representative participation, with some noting that participation sometimes feels repetitive or that not all consumer voices are heard.
2. Some respondents stressed the importance of ensuring that all commissioners, especially new commissioners, be well informed about the work of consumer representatives and opportunities to collaborate with them, and that more opportunities could be created to encourage interaction throughout NAIC activities.
3. Many regulators would like to see more active and visible consumer representative participation in NAIC work outside the Consumer Liaison Committee.

Based on the feedback received, the following goals are suggested to guide changes:

1. Maximize the value of Consumer Liaison Committee meetings and presentations for members and consumer representatives.
2. Use diverse approaches to further encourage all consumer representatives, especially those not often heard from, to actively participate in all NAIC activities, not just Consumer Liaison Committee meetings, and share knowledge and experience.
3. Create more opportunities for meaningful interactions between regulators and consumer representatives, both at national meetings and elsewhere.

Against this background, the following specific changes are proposed:

Consumer Liaison meetings

1. Distribute a one-page preview of consumer representative presentations at each national meeting, with links to presentation slides and supporting materials, one week in advance of each meeting to help regulators and their staffs prepare for a discussion.
2. Distribute a summary of all presentations given at each national meeting, with links to presentation materials, after each national meeting.
3. Give consumer representatives time at each Consumer Liaison meeting to briefly highlight presentations being given at that national meeting, other than those given at the Consumer Liaison meeting.



4. Schedule the Consumer Liaison Committee meeting earlier in the national meeting week. Also begin the meeting later in the day to promote greater attendance.
5. Increase the time of the Consumer Liaison meeting to 2 hours (from 1.5)
6. Provide no less than 20 minutes (15 minute presentation, 5 min Q&A) for each presentation at national meetings (unless presenter requests less time, e.g. for an update).
7. Ensure appropriate split of time between presentations on a range of topics, including health and non-health issues, without having pre-determined time allocations.
8. Conduct post-meeting regulator surveys to provide consumer representative presentation feedback.
9. Find a more intimate meeting room set up.
10. Encourage consumer representatives to include local consumer organizations in presentations/discussions at national meetings when feasible.

Additional opportunities for collaboration

11. Hold interim hybrid meetings when needed to discuss issues of interest. Such meetings can be beneficial when waiting for the next national meeting will be too late (e.g. when Congress or a federal agency sets a deadline for comments that cannot be met by waiting for the next meeting).
12. Organize a themed consumer-focused symposium once a year, later in the day during a national meeting (comparable to CIPR events).
13. Schedule a meeting at each national meeting where several (2-3) states can present to consumer representatives (over a meal) on what is happening in their states.

Seek regulator feedback

14. At least once a year, poll regulators on the topics they would like to hear about from consumer representatives; share results with consumer representatives.

Mentor/mentee

15. Assign each consumer representative, at least during their initial term, a regulator mentor.