



Draft date: 12/2/25

*2025 Fall National Meeting
Hollywood, Florida*

NAIC/CONSUMER LIAISON COMMITTEE

Monday, December 8, 2025

12:45 – 2:15 p.m.

Diplomat Convention Center—Great Hall 3–6—Level 3

ROLL CALL

NAIC Member

Grace Arnold, Chair
D.J. Bettencourt, Vice Chair
Mark Fowler
Heather Carpenter
Peter M. Fuimaono
Jimmy Harris
Ricardo Lara
Michael Conway
Andrew N. Mais
Trinidad Navarro
Karima M. Woods
Michael Yaworsky
Scott Saiki
Dean L. Cameron
Ann Gillespie
Timothy J. Temple
Marie Grant
Anita G. Fox
Mike Chaney
Angela L. Nelson
Ned Gaines
Justin Zimmerman
Alice T. Kane
Kaitlin Asrow
Mike Causey
Jon Godfread
Judith L. French
Glen Mulready
TK Keen
Michael Humphreys
Suzette M. Del Valle

Representative

Grace Arnold, Chair
D.J. Bettencourt, Vice Chair
Larry Chapman
Heather Carpenter
Peter M. Fuimaono
Jimmy Harris
Ricardo Lara
Michael Conway
Kurt Swan
Susan Jennette
Sharon Shipp
Sheryl Parker
Sam Thomsen
Randy Pipal
Corbin McGhee
Ron Henderson
Marie Grant
Renee Campbell
Ryan Blakeney
Jeana Thomas
Roger Hayashi
Justin Zimmerman
Margaret Pena
Kaitlin Asrow
Angela Hatchell
John Arnold
Jana Jarrett
Donna Dorr
TK Keen
Michael Humphreys
Suzette M. Del Valle

State/Territory

Minnesota
New Hampshire
Alabama
Alaska
American Samoa
Arkansas
California
Colorado
Connecticut
Delaware
District of Columbia
Florida
Hawaii
Idaho
Illinois
Louisiana
Maryland
Michigan
Mississippi
Missouri
Nevada
New Jersey
New Mexico
New York
North Carolina
North Dakota
Ohio
Oklahoma
Oregon
Pennsylvania
Puerto Rico

2025 NAIC FALL NATIONAL MEETING

Cassie Brown
Tregenza A. Roach
Jon Pike
Scott A. White
Patty Kuderer
Allan L. McVey
Nathan Houdek
Jeff Rude

Matt Tapp
Tregenza A. Roach
Tanji J. Northrup
Zuhairah Tillinghast
Patty Kuderer
Allan L. McVey
Sarah Smith
Jeff Rude

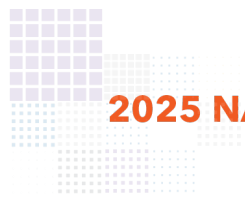
Texas
U.S. Virgin Islands
Utah
Virginia
Washington
West Virginia
Wisconsin
Wyoming

NAIC Support Staff: Tim Mullen

2025 NAIC Consumer Representatives

Theresa Alban—*Cystic Fibrosis Foundation (CFF)*
Amy Bach—*United Policyholders (UP)*
Kellan Baker—*Movement Advancement Project*
Charles Bell—*Consumer Reports (CR)*
Ashley Blackburn—*Health Care For All (HCFA)*
Brendan M. Bridgeland—*Center for Insurance Society Research (CIR)*
Jaclyn de Medicci Bruneau—*Ceres*
Bonnie Burns—*California Health Advocates (CHA)*
Jalisa Clark—*Georgetown University Center on Health Insurance Reforms*
Laura Colbert—*Georgians for a Healthy Future (GFHF)*
Brenda J. Cude—*The University of Georgia*
Lucy Culp—*Blood Cancer United*
Deborah Darcy—*American Kidney Fund (AKF)*
Michael DeLong—*Consumer Federation of America (CFA)*
Shamus Durac—*Rhode Island Parent Information Network (RIPIN)*
Eric Ellsworth—*Consumers' Checkbook, Center for the Study of Services*
Erica Eversman—*Automotive Education and Policy Institute (AEPI)*
Carly Fabian—*Public Citizen*
Joseph Feldman—*Cover My Mental Health*
Lauren Finke—*The Kennedy Forum (TKF)*
Adam Fox—*Colorado Consumer Health Initiative (CCHI)*
Stephanie E. Hengst—*The AIDS Institute*

Marguerite Herman—*Healthy Wyoming*
Claire Heyison—*Center for Budget and Policy Priorities (CBPP)*
Anna Schwamlein Howard—*American Cancer Society Center Action Network (ACS CAN)*
Anna Hyde—*Arthritis Foundation*
Janay Johnson—*American Heart Association*
Amy Killelea—*Individual Consumer Advocate*
Kenneth S. Klein—*Individual Consumer Advocate*
Peter R. Kochenburger—*Individual Consumer Advocate*
Erin Miller—*Community Catalyst*
Carl E. Schmid, II—*HIV+Hepatitis Policy Institute*
Jennifer Snow—*National Alliance on Mental Illness (NAMI)*
Deborah Steinberg—*Legal Action Center (LAC)*
Harry Ting—*Individual Health Care Consumer Advocate*
Wayne Turner—*National Health Law Program*
Milo Vieland—*Legal Council for Health Justice*
Brent Walker—*Coalition Against Insurance Fraud (CAIF)*
Richard M. Weber—*Life Insurance Consumer Advocacy Center (LICAC)*
Caitlin Westerson—*United States of Care (USofCare)*
Jackson Williams—*Dialysis Patient Citizens (DPC)*
Silvia Yee—*Disability Rights Education and Defense Fund (DREDF)*



2025 NAIC FALL NATIONAL MEETING

AGENDA

1. Presentation of Consumer Representatives' Excellence in Consumer Advocacy Awards to Commissioner Jon Godfread (ND) and to Deputy Commissioner on Climate and Sustainability Michael Peterson (CA)
—*Brenda J. Cude (University of Georgia)* (8 minutes)
2. Consider Adoption of its Summer National Meeting Minutes and Email Vote Minutes of Nov. 14, 2025
—*Commissioner Grace Arnold (MN)* (5 minutes) Attachment One and Two
3. Receive a Status Report on the NAIC/Consumer Participation Board of Trustees Activities—*Commissioner Grace Arnold (MN)* (5 minutes)
4. Hear a Presentation on California Wildfire Risk Reduction, the Insurance Institute for Business & Home Safety (IBHS) Certification Program, and a Sustainable Insurance Strategy—*Amy Bach (UP)* (10 minutes)
5. Hear a Presentation Titled “Penalized: The Hidden Cost of Credit Scores in Homeowners Insurance Premiums”—*Michael DeLong (CFA)* (12 minutes)
6. Hear a Presentation Titled “Health Consumer Protection Priorities During Uncharted Times”—*Deborah Darcy (AKF), Shamus Durac (RIPIN), Jennifer Snow (NAMI), and Silvia Yee (DREDF)* (40 minutes)
7. Hear a Presentation on How Flawed Death Records Make It Difficult to Locate Beneficiaries of Unclaimed Benefits—*Richard M. Weber (LICAC)* (15 minutes)
8. Discuss Any Other Matters Brought Before the Committee
—*Commissioner Grace Arnold (MN)*
9. Adjournment