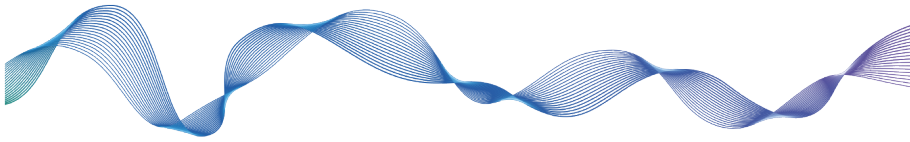
Draft date: 11/12/26

2026 Fall National Meeting
Dallas, Texas

NAIC/CONSUMER LIAISON COMMITTEE
Saturday, November 14, 2026
12:45 – 2:15 p.m.
Convention Center—Texas D456—Level 3

ROLL CALL

D.J. Bettencourt, Chair	D.J. Bettencourt, Chair	New Hampshire
Marie Grant, Vice Chair	Marie Grant, Vice Chair	Maryland
Mark Fowler	Larry Chapman	Alabama
Heather Carpenter	Heather Carpenter	Alaska
Peter M. Fuimaono	Elizabeth Perri	American Samoa
Charles Bassett	Charles Bassett	Arizona
Ricardo Lara	Ricardo Lara	California
Michael Conway	Michael Conway	Colorado
Joshua Hershman	Kurt Swan	Connecticut
Trinidad Navarro	Jessica R. Luff	Delaware
Karima M. Woods	Howard Liebers	District of Columbia
Michael Yaworsky	Sheryl Parker	Florida
Dean L. Cameron	Dean L. Cameron	Idaho
Ann Gillespie	Corbin McGhee	Illinois
Timothy J. Temple	Ron Henderson	Louisiana
Anita G. Fox	Renee Campbell	Michigan
Julia Dreier	Julia Dreier	Minnesota
Mike Chaney	Ryan Blakeney	Mississippi
Angela L. Nelson	Angela L. Nelson	Missouri
Eric Dunning	Martin Swanson	Nebraska
Ned Gaines	Roger Hayashi	Nevada
Susan Ochs	Susan Ochs	New Jersey
Alice T. Kane	Margaret Pena	New Mexico
Kaitlin Asrow	Avani Shah	New York
Mike Causey	Angela Hatchell	North Carolina
Jon Godfread	John Arnold	North Dakota
Remedio C. Mafnas	Remedio C. Mafnas	Northern Mariana Islands
Judith L. French	Jana Jarrett	Ohio
Glen Mulready	Donna Dorr	Oklahoma
TK Keen	TK Keen	Oregon
Michael Humphreys	Michael Humphreys	Pennsylvania

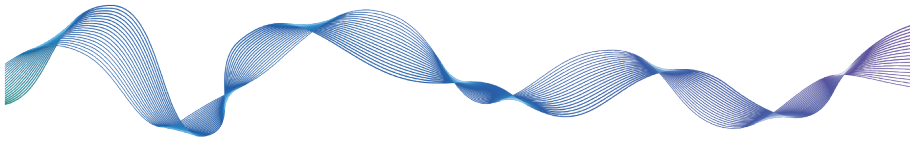


Amanda Crawford	Matt Tapp	Texas
Tregenza A. Roach	Tregenza A. Roach	U.S. Virgin Islands
Jon Pike	Tanji J. Northrup	Utah
Kaj Samsom	Joe Valenti	Vermont
Scott A. White	Zuhairah Tillinghast	Virginia
Patty Kuderer	Andrew Davis	Washington
Erin K. Hunter	Vicki Jones	West Virginia
Nathan Houdek	Sarah Smith	Wisconsin

NAIC Committee Support: Eryn Campbell/Brenda Rourke

2026 NAIC Consumer Representatives

Theresa Alban—*Cystic Fibrosis Foundation (CFF)*
Ben Anderson—*Families USA*
Amy Bach—*United Policyholders (UP)*
Kellan Baker—*Movement Advancement Project (MAP)*
Charles Bell—*Consumer Reports (CR)*
Brendan Bridgeland—*Center for Insurance Research (CIR)*
Bonnie Burns—*California Health Advocates (CHA)*
Cara Cheevers—*Inseparable*
Laura Colbert—*Georgians for a Healthy Future (GFHF)*
Brenda J. Cude—*Individual Consumer Advocate*
Lucy Culp—*Blood Cancer United*
Deborah Darcy—*American Kidney Fund (AKF)*
Michael DeLong—*Consumer Federation of America (CFA)*
Jaclyn de Medicci Bruneau—*Ceres*
Shamus Durac—*Rhode Island Parent Information Network (RIPIN)*
Eric Ellsworth—*Consumers' Checkbook, Center for the Study of Services*
Erica Eversman—*Automotive Education & Policy Institute (AEPI)*
Joseph Feldman—*Cover My Mental Health*
Adam Fox—*Colorado Consumer Health Initiative (CCHI)*
Elizabeth Hagan—*United States of Care (USofCare)*
Stephanie E. Hengst—*The AIDS Institute*
Marguerite Herman—*Healthy Wyoming*
Brenda Claire Heyison—*Center on Budget and Policy Priorities (CBPP)*
Anna Schwamlein Howard—*American Cancer Society Cancer Action Network (ACS CAN)*
Anna Hyde—*Arthritis Foundation*
Janay Johnson—*American Heart Association*
Amy Killelea—*Equality Arlington*
Kenneth Klein—*Individual Consumer Advocate*
Peter R. Kochenburger—*Individual Consumer Advocate*
Lindsey Murtagh—*Individual Consumer Advocate*
Sarah Phillips—*The Carter Center*
Carl Schmid II—*HIV+Hepatitis Policy Institute*
Jennifer Snow—*National Alliance on Mental Illness (NAMI*)
Deborah Steinberg—*The Kennedy Forum*
Harold M. Ting—*Individual Consumer Advocate*
Wayne Turner—*National Health Law Program (NHeLP)*
Milo Vieland—*Legal Council for Health Justice (LCHJ)*
Brent Walker—*Coalition Against Insurance Fraud (Coalition)*
Richard Weber—*Life Insurance Consumer Advocacy Center (LICAC)*
Silvia Yee—*Disability Rights Education and Defense Fund (DREDF)*



AGENDA

1. Presentation of Consumer Representatives' Excellence in Consumer Advocacy Awards— *Amy Bach (UP) and Harold Ting*

2. Consider Adoption of its Summer National Meeting Minutes and Email Vote Minutes of Nov. 10, 2026 — Attachment One and Two
   —Commissioner D.J. Bettencourt (NH)

3. Receive a Status Report on the NAIC/Consumer Participation Board of Trustees Activities—*Commissioner Scott A. White (VA)*

4. Hear a Presentation on a Life Insurance Consumer Survey
   —Richard Weber (LICAC)

5. Hear a Presentation Recapping Wildfire/Smoke Damage
   —Amy Bach (UP)

6. Hear a Presentation Titled "Unpacking Claim Denials"
   —Eric Ellsworth (Consumers' Checkbook, Center for the Study of Services)

7. Hear a Presentation Titled "Federal Policy Updates and Impact on Consumer Access and Affordability"*—Ben Anderson (Families USA), Lindsey Murtagh (Individual Consumer Advocate), and Adam Fox (CCHI)*

8. Hear a Presentation Titled "'Alternative Health Coverage and Emerging Challenges for Consumers"*—Silvia Yee (DREDF), Shamus Durac (RIPIN), and Deborah Darcy (AKF)*

9. Discuss Any Other Matters Brought Before the Committee
   —Commissioner D.J. Bettencourt (NH)

10. Adjournment