Draft: 7/29/26

Market Regulation and Consumer Affairs (D) Committee
Virtual Meeting
July 27, 2026

The Market Regulation and Consumer Affairs (D) Committee met July 27, 2026. The following Committee members participated: Ann Gillespie, Chair (IL); Angela L. Nelson, Vice Chair (MO); Heather Carpenter represented by Molly Nollette (AK); Jimmy Harris represented by Teri Ann Mecca (AR); Charles Bassett (AZ); Dean L. Cameron (ID); Holly W. Lambert represented by Victoria Hastings (IN); Sharon P. Clark (KY); D.J. Bettencourt represented by Victoria Fowler (NH); Ned Gaines (NV); Michael Humphreys represented by David Buono (PA); and Erin K. Hunter represented by Joylynn Fix (WV). Also participating was: Brett Bache (RI).

1. <u>Adopted its Spring National Meeting Minutes</u>

Director Nelson made a motion, seconded by Director Bassett, to adopt the Committee's March 25 minutes (*see NAIC Proceedings – Spring 2026, Market Regulation and Consumer Affairs (D) Committee*). The motion passed unanimously.

2. <u>Adopted Chapter 21B—Conducting the Pet Insurance Examination for Inclusion in the *Market Regulation Handbook*</u>

Bache said the draft pet insurance chapter is a carryover from the Market Conduct Examination Guidelines (D) Working Group's work in 2025. He said subject matter experts (SMEs) developed the new chapter in 2025 based on the *Pet Insurance Model Act* (#633).

Bache said the chapter was exposed on May 22, 2025. On May 14, 2026, the chapter was re-exposed with the revisions suggested during 2025. He said the Working Group adopted the new pet insurance chapter on May 20, 2026.

Commissioner Gaines made a motion, seconded by Director Cameron, to adopt Chapter 21B—Conducting the Pet Insurance Examination for inclusion in the *Market Regulation Handbook* (Attachment xx). The motion passed unanimously.

3. <u>Considered a Referral of PBM Examination Standards from the Pharmacy Benefit Management (D) Working Group to the Market Conduct Examination Guidelines (D) Working Group</u>

Fix said the Pharmacy Benefit Management (D) Working Group drafted the pharmacy benefit manager (PBM) examination standards over 18 months. It adopted the standards at the Spring National Meeting. She said the standards will help state insurance regulators and the industry streamline examination processes, recognizing that PBM statutes vary widely.

Director Gillespie said the standards will be referred to the Market Conduct Examination Guidelines (D) Working Group for completion.

4. <u>Adopted MCAS LTC Blank Revisions</u>

Teresa Cooper (NAIC) said the Market Conduct Annual Statement (MCAS) long-term care (LTC) blank interrogatories and general information sections were revised for consistency and clarification purposes. She said the Market Conduct Annual Statement Blanks (D) Working Group also removed duplicate data elements related to the reporting of lapses from the LTC MCAS and removed a data element that asked for the number of policies terminated or canceled due to nonpayment of premium.

Commissioner Clark made a motion, seconded by Director Cameron, to adopt the MCAS LTC blank revisions (Attachment xx). The motion passed unanimously.

Having no further business, the Market Regulation and Consumer Affairs (D) Committee adjourned.

*2026 Summer National Meeting*
*Columbus, Ohio*

**ANTIFRAUD (D) TASK FORCE**
Thursday, August 13, 2026
3:00 – 4:00 p.m.

**Meeting Summary Report**

The Antifraud (D) Task Force met Aug. 13, 2026. During this meeting, the Task Force:

1. Adopted its 2026 Spring National Meeting minutes (*see NAIC Proceedings – Spring 2026, Antifraud (D) Task Force*).

2. Heard a presentation from the Iowa Department of Insurance and Financial Services (DIFS) on the financial exploitation of seniors. The presentation focused on efforts being made by the Iowa DIFS to combat this exploitation.

3. Heard a presentation from Blue Cross & Blue Shield of Nebraska (BCBSN) on insurance fraud taking place within the Affordable Care Act's (ACA's) American Indian and Alaskan Native tribal insurance plan.

4. Heard a presentation from Schwartzer Consulting on QuantivRisk fraud detection in automobile insurance. The presentation focused on the use of vehicle capability to record and analyze data to help fight insurance fraud.

5. Received an update from the Improper Marketing of Health Insurance (D) Working Group. The Working Group will continue to meet monthly in regulator-to-regulator session, pursuant to paragraph 3 (specific companies, entities, or individuals) of the NAIC Policy Statement on Open Meetings, to discuss the improper marketing of health insurance.

6. Received an update from the Antifraud Technology (D) Working Group. The Working Group is collaborating with state insurance regulators and industry organizations to update the NAIC Online Fraud Reporting System's (OFRS') list of fraud schemes and insurance types.

7. Heard reports from the National Insurance Crime Bureau (NICB) and the Coalition Against Insurance Fraud (Coalition) on antifraud activity. The reports addressed legislative activity, state and federal developments, and best practices to assist with the fight against insurance fraud.

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**PRODUCER LICENSING (D) TASK FORCE**
Wednesday, August 12, 2026
2:15 – 3:150 p.m.

**Meeting Summary Report**

The Producer Licensing (D) Task Force met Aug. 12, 2026. During this meeting, the Task Force:

1. Adopted its July 16 minutes. During this meeting, the Task Force took the following action:
   A. Adopted its May 14 minutes. During this meeting, the Task Force took the following action:
      i. Adopted its Spring National Meeting minutes (*see NAIC Proceedings – Spring 2026, Producer Licensing (D) Task Force*).
      ii. Adopted a charge to develop a Uniform Appointment Termination for Cause Form and appointed an ad hoc subgroup to develop an initial draft.
      iii. Discussed the 1033 template survey regarding how states define the term “conviction” for the process of 1033 waiver requests.
      iv. Received updates from the Adjuster Licensing (D) Working Group, the Producer Licensing Uniformity (D) Working Group, and the Uniform Education (D) Working Group.
      v. Discussed the potential reformatting of the PDF uniform producer licensing applications.
   B. Received an update on the 1033 template survey regarding the definition of the term “conviction.”
   C. Received an update on the Uniform Appointment Termination for Cause Form.
   D. Received an update on remote examinations for producer licensing testing.
   E. Received an update from National Insurance Producer Registry (NIPR) on its 2026 product road map.
   F. Received updates from Adjuster Licensing (D) Working Group, the Producer Licensing Uniformity (D) Working Group, and the Uniform Education (D) Working Group.

2. Heard a report from the NIPR Board of Directors regarding its road map and ongoing modernization efforts. The road map update described a phased modernization strategy that includes the Sept. 12 launch of LicenseHub to provide a more consistent licensing experience and the Jan. 1 launch of NotifyPro, which will use the new enterprise data warehouse to identify producer data changes in real time. NIPR also reported that User Accounts and the LicenseHub Document Center remain under development for release in 2027.

3. Heard a presentation from the Coalition Against Insurance Fraud (Coalition) on how insurance fraud has become organized, tech-enabled, and global in nature, costing an estimated $308.6 billion annually. The Coalition urged treating producer licensing as a fraud-prevention checkpoint through stronger identity verification, pattern monitoring, and information sharing.

4. Discussed the 1033 template survey with a specific focus on the definition of “conviction” and the inclusion of a sealed or expunged conviction by one state and not another state. The primary purpose of the survey is to identify which types of criminal justice outcomes states include in their definition of “conviction” (e.g., sealed records, expunged convictions, pleas in abeyance, nolo contendere/no contest pleas, and diversion programs), and the rationale for their inclusion or exclusion. The Task Force has received 33 state responses.

5. Adopted the report of the Adjuster Licensing (D) Working Group, which met July 15, June 25, May 27 and April 22. During these meetings, the Working Group took the following action:
   A. Adopted revisions to *Independent Adjuster Licensing Guideline* (GL 1224), following review of Designated Home State (DHS) standards, proposed definition revisions, stakeholder comments, and drafting notes addressing key definitions, ongoing licensure requirements, and DHS forum shopping concerns.
   B. Discussed implementation issues and next steps regarding DHS front-end validation, NIPR solutioning, vendor coordination, business entity licensing inconsistencies, and continued jurisdiction outreach.

6. Adopted the report of Producer Licensing Uniformity (D) Working Group, which met July 21, June 16, and April 21. During these meetings, the Working Group took the following action:
   A. Finalized its review of Chapter 12—Business Entities and Chapter 13—Temporary Licenses of the *State Licensing Handbook*.
   B. Reviewed Chapter 19—Bail Bond Agents of the *State Licensing Handbook*.
   C. Received updates on states’ compliance with the NAIC Uniform Licensing Standards (ULS) charts.

7. Adopted the report of the Uniform Education (D) Working Group, which met July 8, May 13, and April 15. During these meetings, the Working Group:
   A. Adopted revisions to Appendix C of the Continuing Education Reciprocity (CER) Agreement.
   B. Discussed the NAIC Standardized Instructor Form.
   C. Discussed CER course difficulty levels, course approval practices, and nonresident course submissions.
   D. Discussed Appendix B of the CER Agreement and continuing education (CE) provider application requirements.

8. Discussed the Uniform Appointment Termination for Cause Form, which is being drafted to improve consistency across states; reduce administrative burdens for companies; provide states with quicker, more accurate termination notifications; and strengthen consumer protection.

9. Received GL 1224 and announced it is seeking comments on the revised guideline until Sept. 11. The Task Force plans to consider adoption during its Oct. 15 meeting.

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2026 SUMMER NATIONAL MEETING
COLUMBUS, OH

*Virtual Meeting*

**MARKET ANALYSIS PROCEDURES (D) WORKING GROUP**
July 30, 2026

**Summary Report**

The Market Analysis Procedures (D) Working Group met July 30, 2026. During this meeting, the Working Group:

1. Adopted its June 18 minutes. During this meeting the Working Group:
   A. Adopted its April 27 minutes. During this meeting the Working Group:
      i. Adopted its Feb. 23 minutes.
      ii. Discussed its plans for considering the Market Conduct Annual Statement (MCAS) ratios during 2026.
      iii. Discussed the MCAS rankings and their usefulness in analysis.
      iv. Discussed adding a new line of business to the MCAS.
      v. Discussed the lunch-and-learn schedule.
      vi. Discussed its work reviewing the Market Analysis Review System (MARS) Level 2 guidance.
   B. Discussed new denominators for the MCAS homeowner (HO) and private passenger auto (PPA) ratio 7, which would measure lawsuits against the number of dwellings insured or number of autos insured, respectively.
   C. Discussed inconsistencies in how companies report their gross placement rate in lender-placed insurance (LPI). Some companies report as a whole number, and others report as a decimal.
   D. Discussed MCAS rankings.
   E. Discussed the lunch-and-learn schedule.
   F. Discussed its work reviewing the Market Analysis Review System (MARS) Level 2 guidance.

2. Considered the HO and PPA ratios and introduced new life and annuity MCAS ratios for consideration.

3. Approved an NAIC proposal to limit the manual reporting of the LPI MCAS gross placement rate to only whole numbers, which will require all data in the underwriting section of the LPI MCAS blank to be reported in whole numbers. NAIC committee support will send a notice about the change to all LPI MCAS filers and add an explanation in the frequently asked questions (FAQ).

4. Considered a motion to remove MCAS rankings from the i-Site MCAS reports. The motion did not receive a second.

5. Discussed a year-over-year discrepancy in the number of companies appearing in the Individual and Group Health Market Analysis Prioritization Tool (MAPT) reports. NAIC committee support were requested to review.

6. Discussed the next lunch-and-learn regarding the health MCAS public ratios.

7. Continued its work reviewing the Market Analysis Review System (MARS) Level 2 guidance.

NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

*Virtual Meetings*

**MARKET CONDUCT ANNUAL STATEMENT BLANKS (D) WORKING GROUP**
May 21, 2026 / May 7, 2026 / April 9, 2026

**Summary Report**

The Market Conduct Annual Statement Blanks (D) Working Group met May 21, May 7, and April 9, 2026.

1. During its May 21 meeting, the Working Group:
   A. Adopted edits to the long-term care (LTC) Market Conduct Annual Statement (MCAS) blank and data call and definitions.
   B. Considered the pet MCAS proposal form regarding maximum benefit limits reporting.
   C. Exposed a draft frequently asked questions (FAQ) document regarding the exclusion of accident-only coverage reporting for the other health MCAS.

2. During its May 7 meeting, the Working Group:
   A. Adopted its April 4 minutes.
   B. Adopted edits to the LTC MCAS interrogatories and general Information sections of the blank.
   C. Declined a proposed class action lawsuit data element for the LTC MCAS.
   D. Discussed the pet MCAS proposal form regarding maximum benefit limits reporting.
   E. Discussed LTC MCAS data call and definition edits.

3. During its April 4 meeting, the Working Group:
   A. Adopted its Feb. 5, 2026, and Dec. 18, 2025, minutes.
   B. Discussed the pet MCAS proposal form regarding maximum benefit limits reporting.
   C. Discussed the required-to-file procedures for MCAS.
   D. Discussed the reporting of accident-only coverage data for the other health MCAS.
   E. Discussed LTC MCAS edits.

 

NAIC NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

*Virtual Meeting*

**MARKET CONDUCT EXAMINATION GUIDELINES (D) WORKING GROUP**
Wednesday, May 20, 2026

**Summary Report**

The Market Conduct Examination Guidelines (D) Working Group met May 20, 2026. During this meeting, the Working Group:

1. Adopted a new chapter, Conducting the Pet Insurance Examination, for inclusion in the *Market Regulation Handbook* (Handbook). The pet insurance chapter was a carryover item from 2025 for the Working Group. State insurance regulator pet insurance subject matter experts (SMEs) developed the new chapter in 2025, based upon the *Pet Insurance Model Act* (#633). The pet insurance chapter was exposed by the Working Group May 22, 2025. In June 2025, comments on the chapter were received from the Virginia Bureau of Insurance. Those comments were distributed and presented at the Working Group's July 23, 2025, meeting. At that meeting, revisions were discussed to address Virginia's concerns. On May 14, 2026, the pet insurance chapter was re-exposed with the revisions suggested at the July 23, 2025, meeting. To date, Model #633 has been adopted in some form by 20 jurisdictions, up from 12 jurisdictions when the pet insurance chapter draft first appeared on the Working Group's agenda in the summer of 2025.

2. Discussed the Cybersecurity Event Response Coordination Framework. The Framework addresses an effort by state insurance regulators to develop a coordinated, multi-jurisdictional response to cybersecurity events involving regulated entities. A previous version of the draft Framework document had been discussed during the Working Group's March 12 meeting. A revised draft of the Framework was distributed May 14 to the Working Group and discussed during its May 20 meeting. A comment due date of June 22 was announced on May 20 and was subsequently extended to July 24.

   To date, comments have been received on the Framework from the California Department of Insurance (DOI), the New York State Department of Financial Services, the chair/vice chair of the Information Technology (IT) Examination (E) Working Group, the American Council of Life Insurers (ACLI), AHIP, the American Property Casualty Insurance Association (APCIA), the Blue Cross Blue Shield Association (BCBSA), and the National Association of Mutual Insurance Companies (NAMIC).

   The Working Group plans to meet after the Summer National Meeting to 1) allow all comment authors to present their comments and 2) discuss the feedback received. The Working Group is already planning next steps, which will be to propose initial edits where solutions to the submitted comments are readily evident and to identify solutions to the larger issues expressed in the comments received. A revised Framework document will ultimately be drafted and circulated for further discussion at a future Working Group meeting.

3. Discussed its 2026 charges and work plan, which are to:

 

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A. Expose a new Conducting the Pharmacy Benefit Manager Examination chapter for inclusion in the Handbook. The chapter was adopted by the Pharmacy Benefit Management (B) Working Group in late April. The Working Group will leverage its members' expertise to incorporate appropriate market conduct examination procedures into the draft pharmacy benefit manager (PBM) chapter in upcoming Working Group meetings.
B. Re-expose a revised Chapter 21A—Conducting the Property and Casualty Travel Insurance Examination of the Handbook, which has been revised to take into consideration comments received August 2025 from the APCIA and U.S. Travel Insurance Association (USTIA).
C. Develop pet insurance standardized data requests (SDRs) for pet insurance in force policies, claims and complaints for Working Group exposure.
D. Expose new market conduct examiner guidance for inclusion in the Handbook based upon the Regulatory Guidance Document adopted by the Accelerated Underwriting (A) Working Group Aug. 6, 2024, and by the Life Insurance and Annuities (A) Committee at the 2024 Summer National Meeting.
E. Develop a shared regulator-only collaborative space on the Working Group's page in NAIC Connect for uniform market conduct procedural guidance and coordinate with the Innovation, Cybersecurity, and Technology (H) Committee regarding any recommendations/work products arising out of its 2026 discussions.

*2026 Summer National Meeting*
*Columbus, Ohio*

**MARKET CONDUCT REGULATION MODERNIZATION (D) WORKING GROUP**
Thursday, August 13, 2026
10:00 – 11:00 a.m.

**Meeting Summary Report**

The Market Conduct Regulation Modernization (D) Working Group met Aug. 13, 2026. During this meeting, the Working Group:

1. Adopted its July 7 minutes, which included the following action:
    A. Adopted its June 9 minutes, which included the following action:
        i. Adopted its May 26 minutes, which included the following action:
            a. Adopted its May 11 minutes, which included the following action:
                1) Adopted its April 9 minutes, which included the following action:
                    A) Discussed its work plan for 2026, including the areas to be considered by the Working Group and its timeline for completing its charges in 2026.
                2) Reported that it met April 30 and April 22 in regulator-to-regulator session, pursuant to paragraph 6 (consultations with NAIC staff members related to NAIC technical guidance) of the NAIC Policy Statement on Open Meetings. During these meetings, the Working Group:
                    A) Discussed market intelligence research and analysis.
                    B) Discussed Market Conduct Annual Statement (MCAS) data and analysis tools.
                3) Received comments from property/casualty (P/C) insurance industry representatives on market conduct data; examination processes; interstate collaboration; corrective actions, communications, and enforcement; and consumer complaints.
            b. Received comments from health insurance industry representatives on market conduct data; examination processes; interstate collaboration; corrective actions, communications, and enforcement; and consumer complaints.
        ii. Received comments from life, Insurtech, and specialty insurance industry representatives on market conduct data collection and analysis; examination processes; interstate collaboration; third-party oversight; corrective actions, communications, and enforcement; and consumer complaints.
    B. Received comments from NAIC consumer liaison representatives on data collection and infrastructure, company-level performance metrics, national public exam report portal, artificial intelligence (AI) and telematics data, P/C market conduct exam practices, structural critique, claims handling transparency, and Market Actions (D) Working Group collaboration.

2. Reported that it met Aug. 4 and July 21 in regulator-to-regulator session, pursuant to paragraph 6 (consultations with NAIC staff members related to NAIC technical guidance) of the NAIC Policy Statement on Open Meetings. During these meetings, the Working Group took the following action:
   A. Discussed the NAIC *Market Regulation Handbook*.
   B. Discussed market conduct interstate collaboration.

3. Discussed third-party oversight in market conduct regulation.

4. Discussed the use of financial data for market conduct insights.

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*Virtual Meeting*

**MARKET INFORMATION SYSTEMS (D) WORKING GROUP**
July 13, 2026

**Summary Report**

The Market Information Systems (D) Working Group met July 13, 2026, in regulator-to-regulator session, pursuant to paragraph 6 (consultations with NAIC staff members related to NAIC technical guidance) of the NAIC Policy Statement on Open Meetings. During this meeting, the Working Group:

1. Discussed its May 20 meeting, which included the following action:
   A. Discussed its April 21 meeting, which included the following action:
      i. Discussed its Feb. 25 meeting.
      ii. Discussed the Market Information Systems (MIS) data analytics reports. The Complaints Database System (CDS) and Regulatory Information Retrieval System (RIRS) metrics are in production, and NAIC committee support are working on the metrics reports for the Market Actions Tracking System (MATS), the Market Analysis Review System (MARS), and the Market Conduct Annual Statement (MCAS). These are completed in ThoughtSpot and can be used by state insurance regulators to create their own liveboards.
      iii. Completed revisions to the CDS help document.
      iv. Approved a request to conduct a quarterly lunch-and-learn on Snowflake.
   B. Heard an update on the transition of i-Site “Company Specific” and “Summary” reports to Tableau and ThoughtSpot. Due to changes in MATS report locations, a lunch-and-learn was conducted on June 15 to review MATS reports.

2. Reviewed outstanding Uniform System Enhancement Request (USER) forms.

3. Completed revisions to the Market Analysis Profile (MAP) help document and began revisions to the MAP demographics help document.

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*Virtual Meeting*

**MARKET REGULATION CERTIFICATION (D) WORKING GROUP**
May 21, 2026

**Meeting Summary Report**

The Market Regulation Certification (D) Working Group met May 21, 2026. During this meeting, the Working Group:

1. Adopted it Nov. 17, 2025, minutes.

2. Discussed the status of the Voluntary Market Regulation Certification Program. The Working Group continues to accept self-certification assessments from participating jurisdictions, and the certification peer review group will review the self-assessments as they are received. The development and implementation of the process for the full certification of jurisdictions is on hold until further direction following the work of the Market Conduct Regulation Modernization (D) Working Group.

 

*2026 Summer National Meeting*
*Columbus, Ohio*

**PHARMACY BENEFIT MANAGEMENT (D) WORKING GROUP**
Wednesday, August 12, 2026
8:00 – 9:00 a.m.

**Meeting Summary Report**

The Pharmacy Benefit Management (D) Working Group met Aug. 12, 2026. During this meeting, the Working Group:

1. Adopted its Spring National Meeting minutes (*see NAIC Proceedings – Spring 2026, Market Regulation and Consumer Affairs (D) Committee, Attachment Six*).

2. Adopted its April 23 minutes. During this meeting, the Working Group took the following action:
   A. Adopted the draft pharmacy benefit manager (PBM) examination standards chapter and its referral to the Market Conduct Examination Guidelines (D) Working Group for its consideration for inclusion in the *Market Regulation Handbook*.

3. Heard a discussion on common PBM examination findings and observations from PBM contract examiners. They also provided recommendations to state insurance regulators to address some of the findings and observations.

4. Discussed the Working Group's future work and configuration, considering that it has completed all its substantive 2026 charges, particularly its work in developing a PBM examination chapter for inclusion in the *Market Regulation Handbook*. One suggestion was to place the Working Group under the Market Analysis Procedures (D) Working Group so it can continue its work on PBM examinations, as the PBM examination discussion during this meeting illustrates the need for additional work in this area.

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*Virtual Meeting*

**SPEED TO MARKET (D) WORKING GROUP**
July 13, 2026 / June 17, 2026

**Summary Report**

The Speed to Market (D) Working Group met July 13 and June 17, 2026.

1. During its July 13 meeting, the Working Group:
   A. Considered adoption of its June 17 minutes. The Working Group held its consideration of adopting the June 17 minutes until the next meeting, as a quorum was not present.
   B. Discussed suggestions received on the product coding matrix (PCM). Members supported revising property/casualty (P/C) guidance regarding earthquake endorsements, recommended the use of filing types rather than additional sub-types of insurance for network adequacy reports, supported filer education and existing classifications for occupational accident filings, and agreed that additional discussion with states is needed regarding classifications for short-term, limited-duration health products.
   C. Received updates on the *Product Filing Review Handbook*. Members have been reviewing proposed updates to chapters 1 and 2. The changes are substantive and are being further refined prior to exposure to the Working Group for discussion.
   D. Heard an update from the Interstate Insurance Product Regulation Commission (Compact). The Working Group received an update regarding recently adopted uniform standards, regulator training and outreach initiatives, current rulemaking activities, filing statistics, and communication efforts between the Compact and member states. The report also included discussion regarding long-term care filing review processes and state coordination.
   E. Heard updates on System for Electronic Rates & Forms Filing (SERFF) modernization, including implementation planning for early-adopter states, development of cohort two states, user-preparedness activities, training opportunities, and ongoing outreach to regulators and industry users.

2. During its June 17 meeting, the Working Group:
   A. Adopted its April 23 minutes. During this meeting, the Working Group took the following action:
      i. Adopted its Oct. 8, 2025, minutes.
      ii. Discussed its 2026 charges.
      iii. Received an update on the SERFF modernization project and Product Steering Committee (PSC).
      iv. Discussed the decommission of the Product Requirements Locator (PRL).
   B. Received updates on the *Product Requirements Locator (PRL)*. NAIC committee support reported that decommissioning activities remained on schedule and that notifications had been provided to users about the platform's planned retirement.
   C. Heard a presentation on the Compliance Language Assistant for Regulatory Analysis (CLARA), an artificial intelligence (AI) tool designed to assist insurance regulators with form review. The presentation included an overview of the tool’s functionality, onboarding process, rule-development framework, and anticipated benefits for filing review consistency and efficiency. The

Working Group also heard comments regarding a state's experience using CLARA and discussed considerations related to AI in the filing review process.

D. Discussed future reporting and data resources, including state use of SERFF Tableau dashboards and other reporting resources. Members expressed interest in a future discussion regarding available reporting and analytical tools and encouraged feedback on reporting capabilities.

 