

*2016 Fall National Meeting  
Miami, Florida*

**NAIC/CONSUMER LIAISON COMMITTEE**

**Monday, December 12, 2016**

**10:30 a.m. – 12:00 p.m.**

**Meeting Summary Report**

The NAIC/Consumer Liaison Committee met Dec. 12, 2016. During this meeting, the Liaison Committee:

1. Adopted its Summer National Meeting minutes.
2. Heard a presentation from Virginia Organizing, the Center on Budget and Policy Priorities (CBPP) and Families USA on what consumers, insurers and states can expect from the federal government on health care reform going forward. This presentation noted the history of the Affordable Care Act (ACA) including its progress in improving the health insurance rate of coverage from 2009 through 2014 and encouraged states to press against any changes that may be presented by the new federal administration because the progress made is important to consumers, insurers, and regulators.
3. Heard a presentation from the Mental Health Association of Maryland and the National Alliance on Mental Illness on the important role state regulators have to play in implementing, ensuring compliance and enforcing the federal Mental Health Parity and Addiction Equity Act (MHPAEA). This presentation outlined the guidance provided by the federal government under the ACA with regard to the MHPAEA. It is important to consumers, insurers and regulators to understand and follow this guidance in order to adhere to the law while providing much needed care to consumers.
4. Heard a presentation from the University of Georgia on the NerdWallet study on consumer usefulness of state insurance department websites and NAIC best practices for developing consumer information, education and disclosure. The study completed in the fall of 2014 is important because it showed how useful consumers considered state insurance department websites and clarified areas where state insurance regulators could improve the usefulness of their websites for consumers and industry. A consumer representative request for NAIC action was also presented regarding the NAIC website.
5. Heard a presentation from United Policyholders and Fair Insurance Rates in Monroe County on catastrophe mitigation credit challenges for insurers, regulators and insureds. This presentation summarized the types of catastrophe mitigation, such as tie-downs, alternative roofing materials, foundation elevation, etc.) that could be taken by consumers with the respective insurer credits to be obtained as well as the potential premium discounts accompanying the mitigation efforts. It is important to consumers, insurers, and state insurance regulators because it serves to proactively reduce claim costs for insurers, premiums for consumers, and complaints for regulators.
6. Observed the presentation of the Excellence in Consumer Advocacy Award to Dave Jones (CA).

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