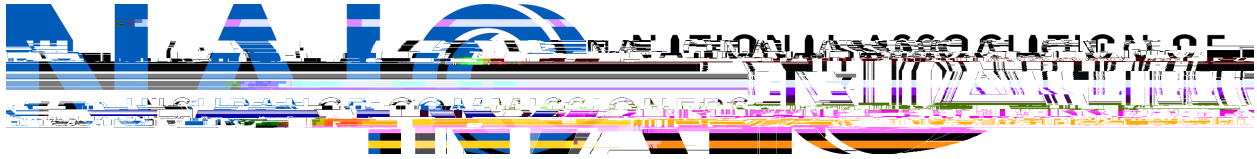


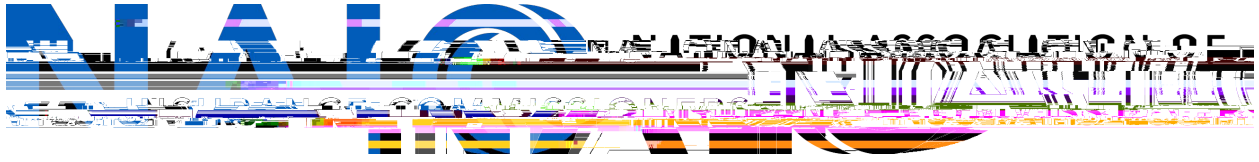
**Adopted by the NAIC/Consumer Board of Trustees on August 2, 2024  
Adopted by NAIC/Executive (EX) Committee on August 12, 2022.**

**PLAN OF OPERATION  
NAIC CONSUMER PARTICIPATION PROGRAM**

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-



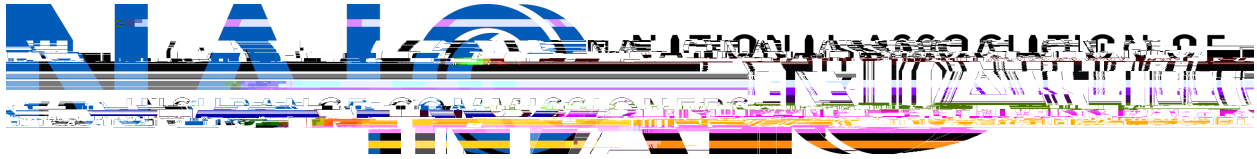
- G. Consumer Members of the Board shall serve staggered, two-year terms with three different consumer members of the Board rotating on and off the Board annually; however, each must submit a recertification form for the second year of their term. NAIC members of the Board will review second-year recertification forms to determine if there is a reason a consumer representative should not continue to serve on the Board. If no reason is determined, the designated consumer representatives shall serve the second year of his or her two-year term.
- H. Consumer representatives shall be asked to indicate their interest to serve on the Board when they apply to be consumer representatives.
- I. The Board may meet in person or via teleconference to conduct its business.
- J. Meetings of the Board are not public meetings and matters discussed are to be kept confidential unless publicly disclosed by the Chairperson of the Board. However, no change to the Plan of Operation may be taken by the Board without prior disclosure to and opportunity for comment by current consumer representatives of the proposed changes.
- K. A consumer representative Board member may be removed by a majority vote of the Board (four of the six NAIC members and four of the six consumer representative members) whenever, in their judgment, the best interests of the Board would be served thereby. Prior to the vote, the consumer representative Board member under consideration for removal will be afforded an opportunity to address the Board and present justification for retention of his or her Board seat and/or to answer any questions of the Board members.
- L. If a vacancy occurs on the Board prior to October 1 due to the resignation or removal of a Board member, a new Board member shall be appointed to serve out the remainder of the term. If the open position is that of



B. Applicants may apply to be designated funded or unfunded consumer representatives.

**Section 5. Consumer Representative Application Process**

A. By August 31 of each year, a link for web access to the blank consumer representative applications shall be posted on the NAIC website along with a statement from the NAIC on page 4 (last printed at 2:44:50 PM on 10/10/2024).



- D. The current Board will determine if unsuccessful applicants for funded positions may be considered for unfunded positions.

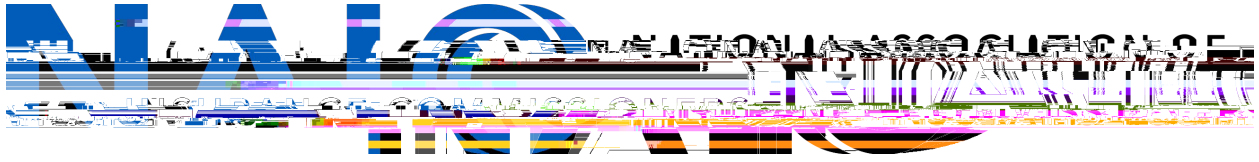
**Section 7. Reimbursement of Expenses**

NAIC funded consumers shall submit expense reports itemizing the costs of attending NAIC meetings according to the NAIC Funded Consumer Representative Guidelines for Reimbursement of Expenses located on the NAIC Consumer Participation web site.

Unfunded consumer representatives will not receive reimbursement for travel expenses from the NAIC but are eligible for other benefits, including waiver of the NAIC national meeting registration fees.

**Section 8. Designated Consumer Representative Term**

Designated consumer representatives are appointed by NAIC and consumer members of the Board and shall ser&(a)-2.8.3 (ort)2f)13



- B. To promote participation at NAIC meetings, the agenda of the NAIC Consumer Liaison Committee shall be set and distributed no later than 21 days prior to the next NAIC national meeting by the Chairperson of the NAIC Consumer Liaison Committee in consultation with one of the six consumer members of the Consumer Participation Board of Trustees. Any amendments made to this agenda are subject to the approval of the Chairperson of the NAIC Consumer Liaison Committee.