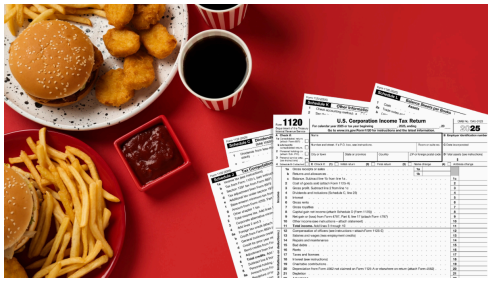


Registration is open for CFA's **39th Annual Financial Services Conference** on **December 9th and 10th**! Hear from top industry leaders, consumer advocates, and policymakers on the latest in a range of financial services topics.

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Topics in this issue:

- New Report: Food Advertising Subsidy Reform
- Who Pays When Safety Rules Disappear?
- The Top Ten Insurance CEOs Earned Over $155 Million in Compensation in 2025, While Consumers Struggled to Pay Premiums
- No Matter How Cute They Look, AI Agents Are Not Your Friends



New Report: Food Advertising Subsidy Reform

A new report from CFA, *Food Advertising Subsidy Reform: A Win-Win for Fiscal and Public Health*, presents practical model legislation that could reclaim millions in states' revenue, while advancing public health, privacy, and competition in the food system.



Who Pays When Safety Rules Disappear?

Weakening safety protections can expose the public to unreasonable risks of injury and death. A recent tragic death at a Six Flags park in Georgia is a horrifying example of how deregulation can put consumers at serious risk. The Consumer Product Safety

States lose out on millions of dollars each year subsidizing food and beverage advertising through their corporate income tax codes. The report explains how the subsidy works, with deductions for Big Food and Big Alcohol creating a tax shelter for spending on corporate branding and customer surveillance. The report estimates that scaling back the deduction for food and beverage marketing expenses to eliminate the subsidy could generate tens of millions of dollars annually in many states that levy corporate income taxes.

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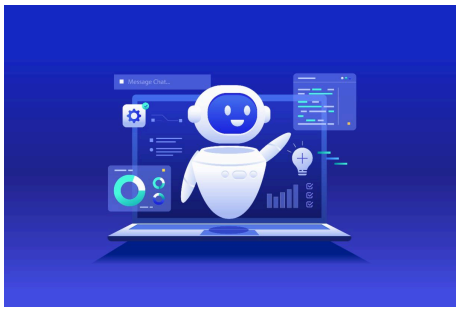
Commission saw its oversight of amusement park rides restricted in 1981 after industry lobbying, creating the “roller-coaster loophole” that leaves permanently fixed rides without consistent federal oversight. This weakened regulatory framework, along with budget cuts and restrictions on transparency, illustrates how corporate influence can undermine consumer protections and contribute to preventable harm. The public deserves a strong agency that can set effective safety rules and enforce such rules when companies fail to protect consumers.

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The Top Ten Insurance CEOs Earned Over $155 Million in Compensation in 2025, While Consumers Struggled to Pay Premiums

CFA found that executives at ten of the nation’s largest property and casualty insurance companies raked in over $155 million in total



No Matter How Cute They Look, AI Agents Are Not Your Friends

The AI industry's latest product offering, AI agents, promise to execute tasks on consumers' behalf without direct human instruction and often requires access to emails, messages, credit card transactions, location history, and chat history. The agents get more

compensation. According to the Bureau of Labor Statistics, auto insurance costs have increased 55% since February 2020, putting massive strain on drivers' budgets. A CFA report found that from 2021 to 2024, homeowners insurance costs increased by an average of 24% nationwide, well above the rate of inflation. In 2025, insurance companies responded by rewarding their top executives with an 18% raise over their collective 2024 compensation. Drivers are required to buy auto insurance, and homeowners are required to buy insurance in order to hold a mortgage: Lawmakers and regulators have a responsibility to make sure the premiums charged are reasonable. That includes protecting consumers' wallets from these extraordinary CEO pay packages and corporate excesses.

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data, more trust, more access, and even less responsibility than the previous chatbot models. Agents are a dream scenario for surveillance pricing – where prices are tweaked even just a little bit based on personal data or uncontrollable market factors, sometimes second to second, and can be different to every user from minute to minute. In the last few weeks, Meta and OpenAI rolled out consumer–facing agents, both branded like kids' toys in an obvious attempt to target kids. Companies' terms of service shift responsibility for mistakes and financial losses onto consumers, leaving them with limited recourse when automated systems cause harm. To protect consumers, federal and state policymakers need to pass strong privacy laws, create meaningful AI regulations, and enforce corporate accountability.

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