

NAIFA 2025 State Priorities Survey

As the NAIFA Government Relations Team prepares for another dynamic legislative season, we value your input on the key policy priorities in your state. Your insights will help us grasp national trends, develop impactful policy materials, and align advocacy efforts effectively within your chapters. We encourage you to not only respond defensively but also to propose and champion initiatives.

To facilitate this process, we have created a survey in PDF format for easy distribution and discussion among chapter leadership. This will enable collaborative drafting of responses, ensuring comprehensive and well-informed submissions. Please direct any inquiries to Bianca Alonso Weiss (bweiss@naifa.org).

All responses must be submitted via the survey directly; PDF submissions will not be accepted. Please ensure your completed surveys reach us by Friday, September 27, 2024. Kindly submit ONE survey per state to streamline our review process. Thank you for your dedication to shaping NAIFA's advocacy efforts at the state level.

* 1. Who is completing the survey :

First Name

Last Name

Position

(Role/Leadership Title)

* 2. What NAIFA state chapter do you represent?

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Insurance and Financial Advisor Regulation

*** 3. Worker Classification:**

Worker Classification – With the continued proliferation of ABC Test models, attempts to redefine or reclassify independent contractors remain steadfast. Ensuring producers’ ability to operate as independent contractors is paramount to protecting the independent agency and producer sales model. What is the likelihood of a proposal that would attempt to redefine or reclassify independent contractors in your state?

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

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Producer Licensing

Recruitment, retention, and diversity are threads woven deeply into the fabric of NAIFA’s mission. A key component is to serve as an industry expert on diversity and inclusion by attracting and nurturing members from all backgrounds and providing the resources to meet the needs of their markets. By working to remove unnecessary barriers to entry and retention, we believe we can take meaningful steps toward progress.

*** 4. Elimination of Pre-Licensing Education:**

What is the likelihood of a proposal that would eliminate pre-licensing education requirements? ([Please view the map of which states currently have pre licensing mandates](#)). Please select N/A if your state currently does not have pre-licensing education mandates.

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 5. If your state would not fully eliminate Producer Pre-Licensing Education, would reducing hours be more realistic? (Example: Georgia recently reduced the number of pre-licensing hours to 8 from 20 hours.)

Yes	No	Maybe
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please explain your answer.

*** 6. CE Credit for Association Membership:**

What is the likelihood of a proposal that would expand CE Credit for Association Membership? ([View the map for states that already offer CE credit for association membership](#)). Please select N/A if your state currently already offers CE credit for association membership.

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

*** 7. Financial Literacy Course:**

So far in 2024, 4 states have passed legislation requiring high school students to complete a personal finance course to be eligible to graduate. In 2023, ten (10) states adopted the high school financial literacy requirement. What is the likelihood of a proposal for a standalone personal finance course as part of public high school graduation requirements? ([View the map of states that already require a personal finance course](#)). If your state already has a personal finance graduation requirement, please select N/A.

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 8. Are there any other producer licensing, exam, CE, or similar proposals that your state expects or would like to prioritize?

- Yes
- No

If "Yes," please explain.

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Standard of Care

* 9. **Illustration and Disclosures** - The Life Actuarial Task Force within the National Association of Insurance Commissioners (NAIC) discussed illustrations and disclosures at the 2024 NAIC Spring Meeting. The Task Force is reviewing compliance issues and may consider another round of illustration guidelines. What is the likelihood of a proposal concerning additional requirements for life insurance illustrations and/or disclosures? (Particularly for IULs)

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 10. **Senior Financial Protection:**

What is the likelihood of a proposal that would expand Senior Financial Protection? ([View a map of states with this initiative underway](#)). Please select N/A if your state already adopted senior financial protection provisions such as [the NASAA model](#).

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 11. Are there any other standard of care similar proposals that your state expects or would like to prioritize?

- Yes
- No

If "Yes," please explain.

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Promoting Financial Protection & Security

Paid Family Medical Leave:

National Council of Insurance Legislators (NCOIL) has the [Paid Family Medical Leave \(PFML\) Model Act](#). The Model creates a new line of insurance, known as paid family leave insurance, under which any insurer licensed to transact life insurance or disability income insurance business may be authorized to issue policies covering such risk. To date, Texas, Arkansas, Florida, Tennessee, Virginia, Alabama, and South Carolina have passed legislation aligning with NCOIL's PFML Model Act.

* 12. What is the likelihood of a state-run Paid Family Medical Leave proposal? ([View a map of states that already have Paid Family Medical Leave initiatives.](#)) Please select N/A if your state already has passed PFML-related legislation.

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 13. What is the likelihood of a proposal expanding product filings and reducing regulatory hurdles for PFML products? Please refer to the above map to see if your state has expanded PFML product filings.

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

Risk Classification

Advances in automated and algorithmic underwriting continue, as do conversations about what data (including 3rd party data) can be used and what are the obligations of transparency to consumers. NAIFA continues to work to ensure that a fair and workable balance is maintained in this extraordinarily complex area.

* 14. Algorithmic accountability:

What is the likelihood of a proposal related to algorithm-based underwriting practices and/or transparency?

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 15. Are there any other risk classification/ underwriting proposals that your state expects or would like to prioritize? (I.e. gender-based underwriting, credit scores, etc.)

- Yes
- No

If "Yes," please explain.

Artificial Intelligence

Artificial intelligence (AI) is quickly transforming the insurance industry, affecting everything from product development and marketing to underwriting and fraud detection. While the advancement of AI can foster innovation and promote efficiencies within insurance markets, it also poses inherent risks related to data vulnerabilities, unfair discrimination, and transparency.

*** 16. Unfair Discrimination/Unfair Trade Practices:**

What is the likelihood of a proposal requiring insurers to avoid unfair trade practices and unfair discrimination in the use of artificial intelligence systems?

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

*** 17. Data Privacy and Transparency:**

What is the likelihood of a proposal requiring insurers to safeguard consumer data and establish transparency protocols when using artificial intelligence systems?

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

*** 18. Are there any other AI proposals that your state expects or would like to prioritize? Select Yes/No. If 'Yes,' please explain.**

- Yes
- No

Other (please specify)

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Life Insurance

The heart of our members' business, life insurance, and related policy concerns remains NAIFA's steadfast focus. As the industry changes and grows, we work to ensure that producers and their clients' interests are protected.

*** 19. Taxation of life Insurance:**

What is the likelihood of a proposal concerning the taxation of life insurance policies?

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

*** 20. Genetic Testing:**

NAIFA is currently tracking 16 bills relating to whether life insurance providers can use genetic information obtained from certain sources, such as direct-to-consumer genetic tests (i.e. 23andMe and similar services) or healthcare providers, to make decisions about policy issuance, renewal, cancellation, or pricing. What is the likelihood of a proposal that would limit how and under what circumstances life insurers can use genetic testing results in underwriting decisions?

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

*** 21. Insurance Regulatory Sandbox:**

Several states have adopted insurance regulatory sandboxes to encourage product innovation. In November 2022, the [Insurance Regulatory Sandbox Model Act](#) was adopted by NCOIL. In 2023, four (4) states - Pennsylvania, Missouri, Rhode Island, and Nebraska - proposed legislation to establish a Regulatory Sandbox program. In 2024, Louisiana and New Hampshire rolled out proposals. Louisiana's was signed into law.

What is the likelihood of a proposal for adopting a regulatory sandbox would be considered? ([View a map of states that already have Regulatory Sandbox initiatives.](#)) Please select N/A if your state already has an insurance regulatory sandbox.

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 22. Are there any other life insurance-related proposals that your state expects or would like to prioritize?

- Yes
- No

If "Yes," please explain.

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Long Term Care

Long-Term Care Insurance has a tumultuous history that continues to affect how public and private policy options are offered to consumers. So far in 2024, NAIFA has been tracking 66 LTC related bills. NAIFA is committed to being an industry-leading force, ensuring that Americans have broad access to limited and extended care coverages that best suit their needs.

* 23. Public Program:

What is the likelihood of a proposal that would establish a state/public Long Term Care program? Please select N/A if your state already offers this (Washington & Hawaii are the only states that have active programs).

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 24. Tax Incentives:

Currently, NAIFA is tracking 25 bills relating to LTC tax incentives. What is the likelihood of a proposal that would expand tax credits or other incentives for private long-term care insurance or caregivers?

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 25. Are there any other Long-Term Care proposals that your state expects or would like to prioritize?

- Yes
- No

If "Yes," please explain.

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Health Reform

* 26. **Single Payer or Similar Plan:**

What is the likelihood of a proposal relating to single-payer health insurance plans or similar?

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 27. **Medical Loss Ratio/Dental Loss Ratio:**

What is the likelihood of a proposal that would mandate a minimum loss ratio for health plans and/or dental plans?

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 28. Are there any other health insurance or reform-related proposals that your state expects or would like to prioritize?

- Yes
- No

If "Yes," please explain.

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Miscellaneous

* 29. **Taxation of financial services or advice:**

What is the likelihood of a proposal that would implement a sales tax on financial services, planning, or advice? ([View a map of states that already have such sales taxes.](#)) Please select N/A if your state already charges a sales/service tax for your professional financial services, advice, or planning.

Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you answered "Extremely Likely" or "Somewhat Likely," please explain your answer.

* 30. **Property & Casualty:**

Are there any property & casualty-related proposals that your state expects or would like to prioritize, such as those related to stabilizing the homeowners' insurance market?

- Yes
- No

If "Yes," please explain.

31. Please rank your Top 5 Policy Priorities for the 2023-2024 legislative/regulatory session.

1st:

2nd:

3rd:

4th:

5th:

32. Please feel free to share any additional comments here:

* 33. Would you like a member of the NAIFA Government Relations Team to follow up with you about elements of this survey?

Yes

No