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 complet	ting the survey :	
First Name		
Last Name		
Position (Role/Leadership Title)		
* 2. What NAIFA	a state chapter do you re	present?

NAIFA 2025 State Priorities Survey

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
If you answered '	Extremely Like	ly" or "Somewhat	Likely," please ε	explain your ansv	wer.	

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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? (<u>Please view the map of which states currently have pre licensing mandates</u>). Please select N/A if your state currently does not have pre-licensing education mandates.

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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	Somewhat	Neither Likely nor Unlikely /	Somewhat	Extremely	Unknown or Need More	
Likely	Likely	Neutral	Unlikely	Unlikely	Information	N/A
If you answered	"Extremely Like	ly" or "Somewhat	Likely," please	explain your ans	wer.	
* 15. Are t	here any othe	er risk classific	ation/ underv	writing propos	sals that your s	tate expects o
would like	to prioritize?	(I.e. gender-ba	ased underw	riting, credit	scores, etc.)	
Yes						
O No						
If "Yes," plea	se 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
If you answered	"Extremely Like	ly" or "Somewhat	Likely," please ε	explain your ansv	wer.	
What is the lil	kelihood of a	ransparency: proposal requi	-	_	l consumer data systems?	a and
Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
		er AI proposals			wer.	orioritize?
	-	lease explain.	· ·	-	-	
Yes						
O No						
Other (please	specify)					

NAIFA 2025 State Priorities Survey

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 li	kelihood of a	proposal conce	erning the ta	xation of life i	insurance polici	es?
Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
If you answered	"Extremely Like	ely" or "Somewhat	Likely," please 6	explain your ansv	wer.	
					<u> </u>	
* 20. Genetic	Testing:					
NAIFA is curr	ently trackin	g 16 bills relat	ing to wheth	er life insurar	ice providers ca	ın use
	-	-	-		o-consumer ger	
			-		te decisions abo	
			_		f a proposal that tic testing resul	
underwriting		Circuinstances	ine mourers	can use gene	tic testing resul	165 111
Extremely Likely	Somewhat Likely	Neither Likely nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Unknown or Need More Information	N/A
Likely	Likely	Neutrai	Officery	Offlikely	Illiormation	N/A
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If you answered	"Extremely Like	ely" or "Somewhat	Likely," please e	explain your ansv	wer.	
					<i>l</i> ₀	
* 21 Incurar	nce Regulate	ory Sandbox:				
Z1. IIISUI ai	ice Regulati	ory Sandbox.				
Several states	s have adopte	ed insurance re	gulatory san	dboxes to end	courage product	t
			_	-	Model Act was	
					and, and Nebra	
		osals. Louisian	•		ı 2024, Louisiar	ia and New
				-	oox would be co ives.) Please sel	
		insurance regu			ives.) Flease sei	iect N/A II
, 5 m2 5 tato all	- aaj mas am	Neither Likely	-2017 Saliab	•	Unknown or	
Extremely Likely	Somewhat Likely	nor Unlikely / Neutral	Somewhat Unlikely	Extremely Unlikely	Need More Information	N/A
If you answered	"Extremely Like	ely" or "Somewhat	Likely," please 6	explain your ansv	wer.	

NAIFA 2025 State Priorities Survey ong Term Care ong-Term Care Insurance has a tumultuous history that continues to affect how public and private policy optic ro offered to consumers. So far in 2024, NAIFA has been tracking 66 LTC related bills. NAIFA is committed to eing an industry-loading force, ensuring that Americans have broad access to limited and extended care overages 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 nly states that have active programs). Extremely Somewhat nor Unlikely Somewhat Extremely Need More Likely Neutral Unlikely Unlikely Information N/A Fyou answered "Extremely Likely" or "Somewhat Likely," please explain your answer. 24. Tax Incentives: Extremely Somewhat tax credits or other incentives for private long-term care insurance or caregivers? Extremely Somewhat nor Unlikely Somewhat Extremely Need More Unknown or North Somewhat Unlikely Unlikely Unknown or North Somewhat Unlikely Unlikely North Information N/A Extremely Somewhat nor Unlikely Somewhat Extremely Need More Unknown or North Somewhat Unlikely Unlikely North No	_						
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* 27. Medical Loss Ratio/Dental Loss Ratio: What is the likelihood of a proposal that would mandate a minimum loss ratio for heal and/or dental plans? Neither Likely Extremely Somewhat nor Unlikely / Somewhat Extremely Need More	
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- J.	

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○ No						
If "Yes," pleas	e explain.					
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* 30. Prop e	erty & Casu	alty:				
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If "Yes," pleas	e explain.					
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1st:		
2nd:		
3rd:		
4th:		
5th:		
* 33. Would you	e to share any additional like a member of the NA	comments here: AIFA Government Relations Team to follow up with
Yes		
○ No		

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