



Below are the 2024 priority state advocacy issues identified by NAMIC's Board of Directors. The National State Advocacy Agenda is a priority-setting overview and not exclusionary to any necessary advocacy activity as directed by established policy positions.

LEGISLATIVE

- Inform and educate policymakers about the new era of risk—a confluence of extreme weather, inflation and economic pressures, and legal system abuse, and the impact of those issues on the property/casualty and reinsurance markets; evaluate policy proposals through the lens of their impact on the market and consumers.
- Defend the use of risk-based principles and underwriting and rating flexibility as a foundational element of fair and sound insurance markets.
- Defeat/Mitigate data privacy and cybersecurity provisions which unduly or inappropriately shift burdens to insurance companies and advocate for reasonable consistency in data privacy and cybersecurity requirements imposed on insurers across states.
- Defeat/Mitigate measures that inappropriately expand opportunities for legal system abuse or bad faith statutes or erode previous reforms; seek meaningful tort reforms intended to mitigate insurance cost drivers, including initiatives to address third party litigation funding and academic misstatements of existing insurance law or attempts to inappropriately influence future interpretations of insurance law.
- Defend the use and appropriate regulation of developing technology, including artificial intelligence, machine learning, and other innovations designed to accurately quantify and reflect risk, automate and assist processes, and otherwise serve insurance consumers.
- Seek reasonable reform and oppose unreasonable measures on opioid utilization, workers' compensation fee schedules, presumptive conditions, and medical marijuana.
- Seek meaningful solutions to organized/complex crime associated with insurance fraud and oppose measures which may impede anti-fraud activity and advocate for adequate resources to ensure fraud enforcement; utilize, where possible, strategic partnerships to achieve those goals.
- Advance regulatory modernization initiatives in the states that address speed to market, technology, loss mitigation, self-evaluation and reporting, electronic commerce and notice advancements, and modernization of farm mutual regulation to ensure protections for policyholders.
- Advance improvements to resiliency efforts, as well as reforms to assignment of benefits, public adjuster, and storm scammer statutes and rules to adequately address pre- and post-catastrophe cost drivers that harm policyholders.
- Advance efforts to improve roadway safety, including distracted driving legislation, on a targeted scale through strategic partnerships and support for legislative and related measures.

REGULATORY

- Defend risk-based methodologies from regulatory overreach, including infringement on use in rating, underwriting, and other areas, and from the use of inappropriate metrics or analyses in departmental reviews or examinations.
- Seek to strengthen communication between state departments of insurance and members by establishing regular interaction opportunities.
- Work to strengthen relationships with national regulator groups to promote a better national regulatory environment.
- Continue outreach and ascertainment of hidden standard regulatory operating procedures and desk drawer rules and changes that do not serve the consumer or advance competitive insurance marketplaces.
- Intervene to improve overly broad disclosures and data requests via data calls, market analyses, regulatory examinations, and surveys, including in the environmental, social and governance realm.
- Safeguard insurers' solvency through investments that are consistent with appropriate/current laws, in ways designed to best protect financial security and ability to stand behind policyholders' claims.