



Below are the 2025 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.

2025 NATIONAL STATE ADVOCACY AGENDA

LEGISLATIVE

- Engage with policymakers about the challenges impacting the property/casualty insurance market in the new era of risk. Encourage a focus on proposals that target insurance losses, including promoting resiliency and addressing legal system abuse and other cost drivers, while defending the state-based system of insurance regulation.
- Defend the use of risk-based principles and underwriting and rating flexibility, including insurer decisions on risk exposure, 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.
- Defend the plain language of the insurance contracts against expansive interpretations and defeat/mitigate measures that inappropriately expand legal system abuse including the expansion of bad faith statutes, erosion of previous reforms, and the increase/removal of caps on damages.
- Seek meaningful tort reforms intended to mitigate insurance cost drivers, including initiatives to address third party litigation funding, environmental and other litigation abuse, 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 and machine learning, as well as modelling and tools, such as aerial imagery, 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 and medical payments, workers' compensation fee schedules, protection of appropriate subrogation, presumptive conditions, and medical marijuana. Advocate against the erosion of the exclusive remedy structure of the workers compensation market.
- Seek meaningful solutions to organized/complex crime associated with insurance fraud, oppose measures which may impede anti-fraud activity, and advocate for adequate resources to ensure fraud enforcement by using strategic partnerships with law enforcement 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 efforts to prevent abuses in the claims process, including reforms to assignment of benefits, public adjuster, and storm scammer statutes and rules, and statutes and rules related to auto repair and towing to adequately address pre- and post-loss cost drivers that harm policyholders.
- Advance efforts to improve roadway safety, including distracted driving legislation and ATV/UTV and other unconventional vehicle driver safety legislation, on a targeted scale through strategic partnerships and support for legislative and related measures.
- Support the legislative adoption and regulatory implementation of online insurance verification (OLV) systems consistent with the specifications and standards of the Insurance Industry Committee on Motor Vehicle Administration, and related enforcement efforts concerning uninsured motorists.

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; build awareness of the financial and other costs that such regulations and requests impose, especially in the current market environment.
- Safeguard insurers' solvency through underwriting and investments that are consistent with appropriate/current laws, in ways designed to best protect financial security and ability to stand behind policyholders' claims.