**SURVEY 1: State Law Survey – UETA Adoption/Additional E-Commerce Statutes**

**Each jurisdiction is requested to provide the information requested in each heading for that jurisdiction.**

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| --- | --- | --- | --- | --- | --- |
| State | Date of UETA Adoption | State specific deviations or exceptions to the UETA Model at enactment or by amendment (including a description and effective date)\* | Other relevant state-wide laws that impact e-commerce and electronic transactions\* | Other relevant laws specific to the business of insurance that impact e-commerce and electronic transactions | Insurance regulatory guidance, practice or decisions of the DOI that impact the practice of e-commerce and electronic transactions in the state |
|  |  |  |  |  |  |

**\* For Departments – please provide such information on these points as you believe will be useful to the working group when addressing the legal framework applicable to the electronic transactions related to the business of insurance.**

**SURVEY 2: State Action Survey - COVID Exceptions**

**Each jurisdiction is requested to provide the information for that jurisdiction. We appreciate that not every exception may have been accompanied by bulletin or guide and may have involved enforcement discretion.**

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| --- | --- | --- | --- | --- | --- | --- | --- |
| **State** | **Exception: Action Allowed** | **Prohibition** (Identify the law that prohibited the action and required an exception) | **Basis for Allowance**  (Identify the legal authority relied upon to grant the exception, including whether it was dependent on the actions of the executive through the declaration of a state of emergency or other executive order) | **Bulletin, guidance or other written communication** relating to the exception. Note whether this was issued in response to requests or proactively. | **Current Status**  (Does the exception remain in place; if not, why not?) | **Should the Exception be permanent in some form?** (Why or why not) | **Action Necessary to Continue**  (What additional action – e.g. change in law or regulation -- would be necessary to make the exception permanent |
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**SURVEY 3: Business Impact Survey**

**This survey will be circulated to all interested person.**

1. Identify specific (i) technologies; (ii) electronic communications; (iii) electronic transactions; or (iv) forms and methods of electronic commerce that are prohibited or impeded by the statutes, regulations, interpretations or practice of specific insuring jurisdiction(s).

Please use the template below. The more specific you are both with respect to concrete examples of specific applications that you are unable to utilize in a regulated environment and what those impediments actually are, the more useful. This includes examples from specific jurisdictions. It also includes regulatory hesitancy because compliance teams or uncertain. And it includes technologies and applications that are not used because of the desire for consistency across jurisdictions.

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| --- | --- | --- | --- | --- |
| Function | Application | Current Impediments | Solution | Guardrails/Consumer Protections |
|  |  |  |  |  |

1. In what ways are your efforts to conduct business electronically impeded by law or practice, either as an insurer, a producer, or a consumer of insurance?