



# Journal of Insurance Regulation: Guidelines and Ethics Statement

## Journal Information

The *Journal of Insurance Regulation* (JIR) is a forum for discussing significant regulatory and public policy issues in insurance. It strives to connect state insurance departments with high-quality research and to increase the rigor, quality, and quantity of research on insurance regulatory topics.

The JIR is a peer-reviewed, open-access journal. It publishes continuously, with approximately 10–12 articles published per year, and the complete archives of the JIR are available publicly via the [NAIC Research Library](#).

The JIR is owned and published by the National Association of Insurance Commissioners (NAIC) Center for Insurance Policy and Research (CIPR). While the NAIC sponsors the JIR, it is editorially independent. The JIR editor(s) work with CIPR staff and the JIR Editorial Review Board to ensure all journal content provides a true benefit to its readers and is of the utmost quality. CIPR staff provide publishing and administrative support in the production, copy-editing, and marketing of the JIR.

All editorial matters are the responsibility of the editor(s) and not NAIC staff. The ideas expressed in the JIR are not endorsed by the NAIC, CIPR, the JIR's editorial staff, or the JIR's board. The JIR editor(s) participate in the CIPR Advisory Council and provide the Council with a report on the JIR at least annually. In addition to publishing high-quality, peer-reviewed articles, the JIR annually awards the Spencer L. Kimball Writing Award. The Kimball Award recognizes one outstanding article published in the JIR that is viewed as making a significant contribution to insurance regulatory research each year.

## Article Expectations and Submission Process

Submissions should relate to the regulation of insurance. They may include empirical work and theory, as well as institutional, legal, or policy analysis. The JIR invites submissions that contribute to the advancement of research or analytical techniques, with a special interest in papers that enhance the accessibility of new research for state insurance regulators. Authors should review the [NAIC's list of regulatory topics and priorities](#) when identifying particularly relevant issues that may be of interest to the JIR's readership. However, authors are invited to submit articles addressing other topics as well. Submissions must be original work and not currently under consideration for publication elsewhere. Discussion and opinions are welcome, provided the paper clearly documents the sources of information and distinguishes opinions or judgments from empirical or factual information. Authors should frame



articles in an unbiased manner, and the paper should recognize contrary views, rebuttals, and opposing positions. Papers, including exhibits and appendices, should be limited to 45 double-spaced pages. Authors are also encouraged to submit a separate one-page executive summary of accepted manuscripts aimed at increasing the accessibility and understanding of the research by state insurance regulators. Summaries should contain the importance and objectives of the research topic, evidence used, findings, conclusions, and relevance of the paper for state insurance regulators.

Manuscripts should be sent via email as a Microsoft Word file to:

Jill Bisco and Stephen Fier, Co-editors

[jireditor@gmail.com](mailto:jireditor@gmail.com)

The submitting author will receive an acknowledgment of receipt and will be required to disclose sources of funding or conflicts of interest. Upon receiving the article and appropriate disclosures, the editors will communicate the decision regarding acceptance for further review.

## Review and Publication Process

A double-blind peer-review process is used to review submissions. Once the editors decide to proceed with a formal review of a submitted article, they will typically identify two anonymous referees to review the submitted manuscript. After receiving the referees' reviews, the editors will notify the submitting author of the JIR's decision. The process will generally be completed for reviewed manuscripts, and the submitting author will be notified within eight to 10 weeks of original receipt. The NAIC's copy editor will review accepted articles for grammar and formatting as a final step before publication.

Published papers will become copyrighted property of the JIR. It is the author's responsibility to secure permission to reprint copyrighted material in the manuscript and make the proper acknowledgment. NAIC publications, including the JIR, are subject to copyright protection. For permission to reprint an NAIC publication, please submit a request [here](#).

## Ethics Statement

The JIR is committed to maintaining high ethical standards that extend to authors, editors, Editorial Review Board members, and reviewers. Authors are expected to submit their own original work that is not under consideration elsewhere. Authors should attribute the work of others via appropriate citations. Empirical studies should include accurate and sufficient detail regarding the data, source(s) of data, methods employed, and results and conclusions. It is the author's responsibility to ensure the accuracy of underlying data. Articles should be unbiased, and opinions should be clearly stated as such. Authors are accountable for the accuracy and reliability of their work. Authors must promptly notify the JIR and cooperate with retractions or corrections if significant errors or inaccuracies are discovered after publication.

The editors are expected to ensure a fair and timely review of submitted research. Selected reviewers should be free of conflicts of interest and have appropriate knowledge of the topics addressed in the submitted manuscripts to sufficiently review the work under consideration. The editors will make objective decisions regarding the status of manuscripts based on the reviews supplied by the referees and clearly communicate decisions regarding submitted articles. The editors will also strive to maintain



relationships with the academic and regulatory community and encourage relevant, high-quality research from appropriate parties.

Referees are expected to offer unbiased expert assessments of the work under consideration. Referees must disclose any conflicts of interest that could interfere with an objective evaluation of the research and would warrant a reassignment of the manuscript to another reviewer. Referees commit to ensuring that reviews are completed in a timely manner and conducted in a way that allows the JIR to maintain its standards for high-quality and high-impact research.

## AI Statement

The use of generative artificial intelligence (GenAI) tools (e.g., ChatGPT, Microsoft Copilot, etc.) in the preparation of a submission must be disclosed and described in the methods section, disclosures, or acknowledgments. The author(s) is fully responsible for verifying the accuracy and validity of any information generated using an AI tool. GenAI tools should not be used to generate primary data or results. The JIR editor(s), in cooperation with the Editorial Review Board, shall hold final judgment on the appropriateness of AI tool use in submissions. For additional resources on the use of GenAI in research, please refer to the [Committee on Publication Ethics \(COPE\) position on authorship and AI tools](#).