



Financial Priorities

Eliminate the Treasury Department's Federal Insurance Office (FIO) to preserve state regulators' Congressionally-affirmed role as the primary regulators of insurance.

- **Federal Insurance Office Elimination Act (H.R. 643)**

Establish a deadline for the federal government to file claims against insolvent insurers in receiverships to prioritize and expedite consumer recovery.

- **NAIC's State Insurance Receivership Priority Act**

Support natural catastrophe resilience and mitigation measures to address affordability and availability challenges in the property insurance market.

- **Disaster Mitigation and Tax Parity Act (S. 336/H.R. 1849)**
- **Disaster Resiliency and Coverage Act of 2025 (H.R. 1105)**

Oppose federal preemption of state data privacy, cyber, and artificial intelligence protections.



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Health Insurance Priorities

Extend enhanced premium tax credits under the Affordable Care Act (ACA) to protect consumer access to affordable health insurance coverage and stabilize insurance markets.

Promote and maintain flexibility among states to manage and accommodate their unique health insurance markets.

- **Association Health Plans Act (H.R. 2528)**
- **OPPOSE Self-Insurance Protection Act (H.R. 2571)
which preempts state authority over stop-loss coverage.**

Restore state oversight of Medicare Advantage marketing to better address improper practices and protect seniors.

Provide consistent funding for State Health Insurance Assistance Programs (SHIPs) and mental health parity grants.

The National Association of Insurance Commissioners' (NAIC) federal legislative priorities are focused on strengthening the longstanding system of state-based insurance regulation in the U.S. State insurance regulators are committed to fostering a secure insurance marketplace, improving consumer insurance access to safeguard the financial well-being of Americans, and strengthening coordination between the federal government and the states.



What is the NAIC and What Does it Do?

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia, and five U.S. territories. The organization was created in 1871 to assist state insurance regulators, individually and collectively, in serving the public interest, by setting standards and regulatory best practices, acting as a forum to exchange information, providing regulatory support functions, and educating consumers, industry, and other government stakeholders about the U.S. system of state-based insurance regulation.

The NAIC:

Brings together regulators to share expertise and coordinate activity.

Supports regulator development of NAIC model laws and regulations.

Manages systems for regulatory peer review, multi-state oversight, and accreditation.

Represents the U.S. state regulatory perspective to Congress, federal agencies, and foreign regulators.

Provides industry training and professional development for insurance regulators and others.

Analyzes insurer financial filings and investment portfolios.

Centralizes processes for company licensing, rate and form filing, and producer licensing.

Maintains Online Fraud Reporting System.

Compiles unclaimed life insurance benefits and maintains the Life Insurance Policy Locator.

Develops education materials for insurance regulators to engage with their consumers.