

The Trusted Choice*

IIAV Legislative Initiatives – What if IIAV wasn't there?

- Worked with Senator Puckett on one of the nation's first regulatory efforts on insurance company use of credit scoring – 2002
- Repealed the requirement that appointments are necessary to maintain an active license.
- Established Bureau of Insurance Authority over Certificates of Insurance –
 licensees and non-licensees
- Eliminated the "diligent search" requirement for surplus lines insurance
- Introduced a Uniform Group Health Insurance Application
- Safe harbor for insurance agents related to electronic notices to clients and their email addresses
- Assignment of Benefit Notice to Hospitals must provide notice for patients to consult with their insurance agent
- Regulation of Navigators
- Prohibited flood limits greater than the replacement value of improvements
- Safe harbor for insurance agents when trial lawyers troll for information (2015/2016/2017/2018/2021)
- Regulation of AirBNB companies
- Regulation of Transportation Network Companies
- Flood Risk Information Form amending Virginia's buyer beware policy
- Use of experience MOD prohibited in RFP's
- Health plans must report agent commissions to Bureau of Insurance in filings
- Issuance or renewal of insurance licenses in emergency situations such as COVID
- Repealed UIM off-set statute policy language for consumer to "opt in"

IIAV was the ONLY agent organization represented on:

- 2 governor commissions on health policy
- The DMV Study of UBER/LYFT type companies (first organization to review UBER insurance policy for drivers)
- The Housing Commission study of AirBNB rental type companies
- The Housing Commission Study on Chinese Drywall
- Bureau of Insurance Study on Availability of Coastal Property Insurance
- The DMV Study of minimum limits
- The DMV Study on Motorcycle Lane Filtering
- The State Police Study on Bicyclists and Stop Sign Laws

Drafted industry comments on Bureau of Insurance Model Law on Insurance Data Security Requirements for IIAV, NAIFA-VA, VAHU and PIA

Drafted comments in opposition to BOI's model regulation related to "Best Interest" application and annuities....later ruled unconstitutional in New York. Still under litigation (5/22).

Many thanks for IIAV's advocacy and partnership on SB 754. I am glad that it worked out and I can say with great confidence that we could not have done it without your help and tireless work? Thank you for everything and get some rest!

Senator Mark D. Obenshain (R-26th) 3/22