



Agency Advocacy Management Matters

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NAIFA-California's political update designed especially for Field "Agency Management"

- 1995 A proposed **62% increase to agent/broker licensing fees** is **DEFEATED** due to NAIFA-California's strong working relationship with the California Department of Insurance (DOI).
- 1996 NAIFA-California worked hard to **DEFEAT** a proposal that would have eliminated private health insurance coverage and created a state-run "**universal health care system**". Since then, several similar proposals have also been defeated thanks in part to NAIFA-California's efforts.
- 2003 **SUCCESSFULLY LOBBIED** Senator Scott to amend his proposal that **would have essentially banned the sale of annuities to Seniors**. The final result (SB-620) provided important senior protections while preserving the annuity marketplace for consumers and agents.
- 2004 NAIFA-California **FOUGHT SUCCESSFULLY** to defeat Commissioner Garamendi's efforts to require agents and brokers to **disclose any and all commissions** earned in the sale of insurance products.
- 2005 In the aftermath of the San Diego firestorms, NAIFA-California **SUCCESSFULLY FOUGHT** proposed regulations and legislation that would have **decimated the homeowner marketplace**.
- 2005 NAIFA-California **DEFEATED** a proposal that would have made insurance agents **mandatory reporters of elder financial abuse**, something for which they are not trained to do, nor should be held liable for.
- 2006 NAIFA-California **SUCCESSFULLY FILED A LAWSUIT** against Commissioner Garamendi to stop his efforts that **would have resulted in existing disability insurance policies approved in CA being rescinded**. This action would have been devastating to insurance consumers and insurance agents and would have likely caused many insurance companies to abandon California altogether.
- 2008 NAIFA-California is **WORKING HARD** to **eliminate Stranger Originate Life Insurance (STOLI)** transactions and to establish a regulatory framework for legitimate life settlements.

Where is our Safe Harbor?

On a daily basis, NAIFA-California is providing protection on Capitol Hill for all insurance agents/advisors in California. NAIFA-California's ability to protect insurance agents/advisors from the legislative and regulatory storms will remain only as strong as its membership.

We need to maintain the force that comes with numbers and dues dollars.

If you are a member, please RENEW and if you are not a member, JOIN TODAY!

Please visit www.naifacalifornia.org or call (916) 646-8600