



“Simplifying Regulation for Agents and Brokers...”

The current state-based insurance regulatory system was devised in the 19th century when insurance was not viewed as interstate commerce



This patchwork system of inconsistent state laws and regulations confuses consumers and results in insurance products that vary among the states



“May not be available in all states and state variations may apply” is an omnipresent disclaimer on insurance products that hinders consumers



Modernizing insurance regulation will benefit everyone who buys or sells an insurance product by providing:
(1) licensure reform, (2) increased speed to market of products, and
(3) free market pricing

What The World Could Look Like:

- Optional national regulatory system
 - One insurance license to sell products in 56 jurisdictions
- Less time spent on paperwork, more time spent with consumers
- Serve consumers regardless of where they live (or move)
 - New products in a more timely manner
 - Open markets establish prices
- Additional choice and competition in the marketplace
- Consumers benefit from 21st century efficiencies

Agents for Change

A National Insurance Charter is the Answer

- Life, property & casualty, and health producers
 - Over 7,000 members nationwide
- Open markets, choice and competition
- The voice of producers on Capitol Hill

Support bipartisan legislation (H.R. 1880) to modernize insurance regulation

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