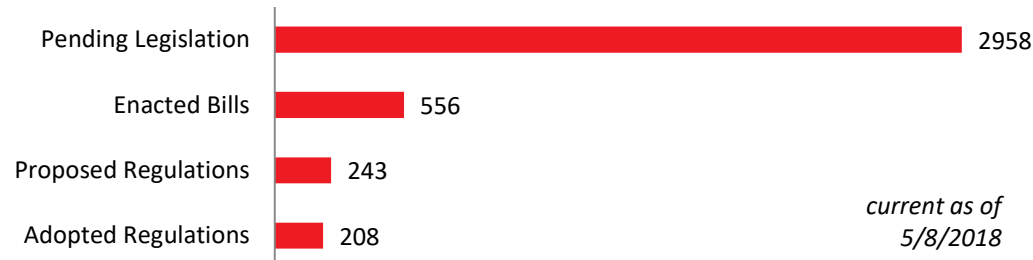


State Net monitors over 80 legislative and regulatory issues for clients in the life, home, and auto insurance industry. Every day, we read new measures for issue relevance and deliver updates to our clients.



Auto & Home Insurance

- Aftermarket Parts
- Auto Insurance
- Disaster
- Emergency Medical Services
- Event Data Recorder
- Right to Choose Repair Shop
- Safety Equipment Requirements
- Salvage Titles
- Tow/Storage
- Verification
- Asbestos
- Dog Bites
- Home Cancel
- Home Disaster Insurance
- Mold Insurance

Life Insurance

- Annuities
- Contingent Deferred Annuities
- Company Owned Life Insurance
- Disability Insurance
- Fixed Annuities
- Immediate Annuities
- Insurance Tax
- Life Insurance
- Most Appropriate Product
- Product Filing w/Regulators
- Replacing One Plan for Another
- Stranger Owned Life Insurance
- Variable Annuities
- Viatical Settlements

Insurance Agent

- Adjuster Licensing and Education
- Adjuster Claims
- Agent Liability
- Commissions
- Compensation Disclosure
- Contingent Commission
- Continuing Education
- Customer Service Reps
- Fees Paid to Salespeople
- General Underwriting
- Licensing of All Personnel
- Licensing of Health Producers
- Managing General Agents
- Prohibitions Against Referrals
- Rebate Prohibitions
- Referrals
- Underwriting Standards P&C
- Variable

Marketing, E-Commerce, & Privacy

- Digital Signatures
- Direct Mail
- Do Not Call List
- Electronic Records
- Identity Theft
- Insurance Privacy
- Internet Privacy
- SPAM
- Spyware
- Credit Reports
- Credit Use Rate Restrictions
- General Credit Use Restrictions
- File Freeze
- Financial Privacy
- Hacking
- Record Retention Requirements
- Restricted Calling Hours
- Telemarketing
- Use of Social Security Numbers
- Security Breach
- Use of Social Security Numbers

Miscellaneous

- Actuarial Licensing & Science
- Best Available Insurance
- Bid Rigging
- Bulk Reinsurance
- Catastrophic Bonds
- Comprehensive Loss Underwriting Exchange
- Corp Level Insurance
- Finite Reinsurance
- Guaranty Funds
- Insurance Fraud
- Investments and Reserves
- Premium Tax
- Modeling Rates
- Market Conduct Examination
- Modified Prior Approval
- New Rate Use
- Risk Based Insurance
- Rate Discrimination Based on Travel
- Rate Modernization
- Reinsurance
- Trusted vs. Unauthorized Reinsurers