

## NIIA LEGISLATIVE BULLETIN FEBRUARY 2025



You are receiving this email as a vested professional in the independent insurance agency system.

Your time and attention is much needed and requested as we take on the

83rd Session of the Nevada Legislature which began February 3.

You have heard it before, Your Voice Matters: Get Involved This Legislative Session.

It is more important now more than ever for everyone in the industry to speak up or at the very least show up.

As the upcoming legislative session approaches, our association is gearing up for a busy and impactful season. Critical issues affecting our industry are on the table, and we must remain engaged to protect and advance our shared interests.

Advocacy is at the heart of what we do, and your participation is essential. Whether it's contacting legislators, staying informed on key bills, or joining us for advocacy events, every effort makes a difference.

Read on to see the list of proposed legislation and issues we will be tackling over the next five months.

For a calendar invite to join on virtual discussion calls, contact [membershipservices@niia.org](mailto:membershipservices@niia.org)

**Sign up to join us for the [Big 'I' Day](#) on the Hill, April 8, 2025**

Where agents meet with legislators to advocate for the independent insurance agency system. Your Legislative Team will prepare a briefing and leave behind materials as well as lead the way through the halls of the Nevada Legislative Building. It is a great event to experience how bills are made into law.

[Click here for details and hotel room block](#)

Stay tuned for updates, action alerts, and opportunities to get involved.

**Together, we can ensure our industry's voice is heard loud and clear.**

**Priority Issues:**

Market Access, Wildfire, Health of the IA Channel

**Priority Bills for Review to date and current stance:**

[AB74](#) - DOI Omnibus: opposed as written

[AB142](#) - First Responder Benefit: N/C

[AB200](#) - WC Prevailing Wage Benefits: opposed

[AB206](#) - Repeal of AB 398: support

[AB334\\*](#) - Inspection of Motor Vehicles relating to a claim: N/C

[SB92](#) - File and Use: support

[SB170](#) - Firefighter WC Benefit Testing: N/C

[SB180](#) - Motor Vehicles Liability: opposed

More to Come...

**From the Desk of Black & Wadhams Attorneys of Law, NIIA Lobbyist**

A winter storm descended on northern Nevada last week, and we saw our first snow day on Thursday and the closure of the Nevada Legislative Building. The winter storm also impacted business on Friday as most committee hearings were cancelled. While the previous week saw a steady almost quick pace, things slowed this week as committees continued to hear presentations from various industry representatives and state offices. We are seeing bills drop across all client-represented industries, and we ended this week with [513 bills](#). Keep in mind, we anticipate more than double that number to be introduced this session.

While a few bill hearings took place, one bill gained media attention as it passed unanimously through the Assembly and Senate. Known as the "egg bill," [AB171](#) would allow a temporary suspension of a 2021 Nevada law that requires all eggs sold in the state to come from cage-free hens. Ideally, the bill would increase egg supply and lower prices by allowing stores to stock a variety of eggs including locally grown and Grade B. The bill was sent to Governor Lombardo to sign. We expect the Governor to quickly sign it, but we don't want to count our chickens before they hatch.

This week, hearings ramp up with healthy discussions as bills roll into committees. A quick check of upcoming reminders on the [120-Day Calendar](#) include:

- February 17 - Committee Bill Draft Requests Were Due
- March 17 - Bill Introductions Due

The Black & Wadhams team will continue to forward updated bill tracking reports to the NIIA Legislative Committee and the Committee will review and disburse with membership.

All members are encouraged to review proposed legislation and share your thoughts with the

NIIA Legislative Chair: Jared Rossi, [jared.rossi@lpins.net](mailto:jared.rossi@lpins.net) or 775-996-6014

You are also welcome to join us on the virtual discussion calls

by requesting an invite through [membershipservices@niiia.org](mailto:membershipservices@niiia.org)



### **Registration Open For Big I Legislative Conference in D.C.**

On April 30-May 2, national Big I will host the annual Legislative Conference in Washington D.C. We urge members who are interested in attending to make their room reservation as soon as possible as the room block is already full on certain nights. [Details, Hotel, and Registration >>](#) All independent agents are invited to attend.

Nevada [Emerging Leaders Scholarship Application](#) available for Emerging Leaders wanting to join the NIIA at the Big I Legislative Conference in D.C. Applications are due February 28. Are you an emerging leader or do you have one working for you, this is a great experience to attend the legislative conference and walk the halls of congress. We hope you will take this opportunity to attend the conference and encourage emerging leaders to apply for the scholarship to help fund the trip.

### **Big "I" Government Affairs Update**

It's hard to believe it has been less than ten days since the inauguration of the 47<sup>th</sup> President. The winter storm that forced his inauguration indoors gave way to a flurry of executive actions that have fundamentally shaken the federal government. In his first week, Donald Trump has signed three dozen executive orders, more than any of the previous 15 presidents did during the same time frame. Among those is establishing a council to fully review FEMA and make recommendations to potentially restructure or completely eliminate

the agency. He has crisscrossed the country, invited the White House press corps into the Oval Office, and completely controlled the narrative. His pace is simply dizzying. Congress has also been acting, albeit not at the same frantic pace. Below is some of the legislative activity that we are tracking and engaged on.

### **Congressional Response to California Wildfires and Big “I” FAQ Document**

The recent wildfires in Southern California have become one of the most disruptive and costliest natural disasters in history, devastating thousands of lives. In their aftermath, the insurance industry has certainly been scrutinized as has the challenging regulatory environment in the state of California. Senate Banking Committee Chair Tim Scott (R-SC) and House Financial Services Committee Chair French Hill (R-AR) have announced working groups and roundtables to examine wildfire insurance coverage, while expressing their support of the state regulatory system. Additionally, Ranking Member of the House Financial Services Committee Maxine Waters (D-CA) and Representative Brad Sherman (D-CA) have introduced the “Wildfire Insurance Coverage Study Act.” It would require the Government Accountability Office (GAO) to conduct a study assessing the danger of wildfire and provide recommendations for federal action to stabilize markets and expand access to coverage.

On January 23 the U.S. House passed the “Fix our Forests Act” with a bipartisan vote of 279-141. The legislation, which was introduced by Representatives Bruce Westerman (R-AR) and Scott Peters (D-CA), allows for better forest management practices to prevent future catastrophic wildfires. The bill helps restore forest health, increases resiliency and protects communities in wildland urban interfaces by implementing proper land management practices. The Big “I” joined with carrier trade associations to [endorse](#) the legislation and encourage congress to act. Companion legislation has not yet been introduced in the Senate.

The Big “I” government affairs team has heard from agents across the country, wondering what impact the wildfires could have on both the California market and the country more broadly. In response to significant interest, we have created a [Q&A](#) (also attached) to address the most frequent questions. Agents and brokers should feel free to use this in discussions with policymakers and customers.

### **Legislation Reintroduced to Make 20% Pass-through Deduction (199A) Permanent**

On January 23, the “Main Street Tax Certainty Act” was reintroduced by Senator Steve Daines (R-MT) and Representative Lloyd Smucker (R-PA). The legislation would make permanent the Section 199A deduction prior to its expiration at the end of 2025. The Big “I” joined a broad coalition of stakeholders as the only property-casualty agent group to sign a [letter](#) endorsing the legislation, and has been rounding up cosponsors. We are pleased to report that it was introduced with 36 original cosponsors in the Senate and 151 original cosponsors in the House. Every member of the Senate Republican leadership team is on board, as well as every Republican member of the House Ways & Means Committee. This is a significant show of support and ensures that this legislation will be given strong consideration as part of any tax package that moves forward.

### **Legislation to Eliminate Federal Insurance Office (FIO) Introduced**

On January 23, Representative Troy Downing (R-MT) introduced the “Federal Insurance Office Elimination Act” in the U.S. House of Representatives. The act affirms the state regulatory system and abolishes the Federal Insurance Office (FIO). Similar bicameral legislation has been introduced in prior sessions of congress with little movement, but there is speculation that this could have some legs, given the Trump Administration’s efforts to identify government inefficiencies. Before his election to the House in November, Representative Downing served as Montana State Auditor and oversaw the state’s securities and insurance industries. In December a

coalition of nine insurance commissioners [urged](#) the Department of Government Efficiency (DOGE) to work with Downing to pass legislation to eliminate the FIO as part of its mission to streamline federal operations.

If you are a podcast listener, please check out the latest Agency Nation Radio [episode](#) dropping today. Charles Symington and I recently sat down with Molly Abboud to discuss the Trump Administration and 119<sup>th</sup> Congress, and what they mean for the legislative agenda. We also touch upon some important issues that will be top of mind at this year's Legislative Conference (April 30 – May 2). Please mark it on your calendar and encourage one person to join you!

#### Recent Articles:

[Florida vs. California Insurance, Round 2 - WSJ](#)

[California Approves FAIR Plan Request to Assess Insurers \\$1B for Wildfire Claims](#)

<https://www.niia.org/Advocacy/SiteAssets/Pages/default/California%20Wildfires%20National%20Impact%20Q%26A.pdf>

[California's FAIR plan gets \\$1 billion bump to help pay for wildfires](#)

[Wildfire-fueled homeowners insurance crisis discussed at Las Vegas summit - Las Vegas Sun News](#)

[As destructive wildfires grow, Western states face a home insurance crisis • Nevada Current](#)

[NV Energy seeks to hike rates to fund self-insurance policies against wildfires • Nevada Current](#)

