



# ALASKA STATE LEGISLATURE

## SENATE LABOR & COMMERCE COMMITTEE

**SENATOR JESSE BJORKMAN**

Chairman  
State Capitol, Room 427  
Juneau, AK 99801-1182  
(907) 465-2828

Sen. Kelly Merrick, Vice-Chair  
Sen. Forrest Dunbar  
Sen. Elvi Gray-Jackson  
Sen. Robert Yundt

---

### **SB 185 Insurance; Rebates; Advertising**

#### **Sponsor Statement**

#### **Version N**

Senate Bill 185 updates Alaska's insurance statutes to provide clarity and flexibility around allowable business practices. This legislation aligns Alaska's statutes with national best practices and the NAIC Model Act.

SB 185 modernizes Alaska's anti-rebating laws by clearly defining exceptions for value-added services, wellness incentives, educational tools, and low-value promotional gifts. It ensures that insurers and producers can offer beneficial programs to the consumer, such as programs including health apps, risk reduction tools, or financial wellness services.

Under this bill, insurers may also run pilot programs, provide charitable donations, or host raffles, provided they follow strict fairness and transparency guidelines. Additionally, the legislation provides consumer protection by prohibiting deceptive marketing claims that suggest insurance is free or that one policy is being offered solely to induce the purchase of another.

SB 185 promotes innovation, supports consumer engagement, and levels the playing field for insurers operating in multiple states. This bill ensures Alaskans have access to modern insurance services while maintaining strong consumer protections.

I urge support of Senate Bill 185 to ensure Alaska remains aligned with national standards while serving the best interests of consumers and the industry alike.