

Fiscal Note

State of Alaska
2026 Legislative Session

Bill Version: SB 185
Fiscal Note Number: _____
() Publish Date: _____

Identifier: SB185-DCCED-DOI-03-13-26
Title: INSURANCE; REBATES; ADVERTISING
Sponsor: LABOR & COMMERCE
Requester: (S) LABOR & COMMERCE

Department: Department of Commerce, Community and
Economic Development
Appropriation: Insurance Operations
Allocation: Insurance Operations
OMB Component Number: 354

Expenditures/Revenues

Note: Amounts do not include inflation unless otherwise noted below. (Thousands of Dollars)

	FY2027 Appropriation Requested	Included in Governor's FY2027 Request	Out-Year Cost Estimates					
			FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032
OPERATING EXPENDITURES								
Personal Services								
Travel								
Services								
Commodities								
Capital Outlay								
Grants & Benefits								
Miscellaneous								
Total Operating	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Fund Source (Operating Only)

None								
Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Positions

Full-time								
Part-time								
Temporary								

Change in Revenues

None								
Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Estimated SUPPLEMENTAL (FY2026) cost: 0.0 *(separate supplemental appropriation required)*

Estimated CAPITAL (FY2027) cost: 0.0 *(separate capital appropriation required)*

Does the bill create or modify a new fund or account? No
(Supplemental/Capital/New Fund - discuss reasons and fund source(s) in analysis section)

ASSOCIATED REGULATIONS

Does the bill direct, or will the bill result in, regulation changes adopted by your agency? Yes
If yes, by what date are the regulations to be adopted, amended or repealed? 01/01/28

Why this fiscal note differs from previous version/comments:

Updated for the SLA2026 fiscal note template.

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Division: Division of Insurance	Date: 03/13/2026
Approved By: Hannah Lager, Administrative Services Director	Date: 03/13/26
Agency: Department of Commerce, Community, and Economic Development	

FISCAL NOTE ANALYSIS

**STATE OF ALASKA
2026 LEGISLATIVE SESSION**

BILL NO. SB 185

Analysis

SB 185 aims to regulate trade practices in the insurance business to align with the Gramm-Leach-Bliley Act, in addition to the McCarran-Ferguson. The bill also amends AS 21.36.110 to add conditions under which insurers or insurance producers can offer value-added products or services, noncash gifts, and conduct raffles or drawings.

The Division of Insurance does not anticipate fiscal impact from this legislation.