

When Innovation Meets Regulation

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Josephine Cicchetti, Co-Chair of Carlton Fields Cybersecurity and Privacy Task Force, and attorney Christine A. Stoddard wrote the article, “[When Innovation Meets Regulation](#),” which was recently featured on the *NAIC News Wire*. The authors discuss how regulations are affecting the growth of InsureTech, which brings technological innovations to the business of insurance. Specifically, they focus on insurance rebating. Some states, such as Louisiana and Utah, have reversed their anti-rebating laws to allow for the practice in response to Zenefits, a software company that provided HR software to small businesses for free and later earned commissions when its users purchased insurance from its insurance company partners. Regulators are monitoring other states, which are amending their anti-rebating laws to allow for these types of InsureTech practices.

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