

★ ANNUAL MEETING ★



OKLAHOMA CITY ★ OKLAHOMA

Inside this issue :Featured NCCI Article **P.1**Life Insurance Awareness Month **P.1**NCOIL Annual Meeting Guest Speaker **P.2**H.R. 6743 **P.2**Annual Meeting Schedule **P.3**Dodd-Frank Reform Law **P.4****NCOIL ANNUAL MEETING**

December 5—8, 2018

Oklahoma City, OK

[CLICK HERE TO REGISTER](#)Sen. Jason Rapert, AR
NCOIL PresidentThomas B. Considine
NCOIL CEO**THE WORK, THE WORKER, AND THE WORKPLACE OF THE FUTURE***By Bill Donnell, President and CEO of NCCI***Bill Donnell, President &
CEO of NCCI**

For many, the future and the changes that will come with it can be intimidating. Technology will become an even bigger part of our everyday lives, impacting jobs and the workplace in more ways than we can even imagine.

Perhaps the greatest fear associated with the constant advancement of technology is the elimination of jobs, either because of automation or obsolescence. However, a better word to use than elimination is “transformation.”

With new technology comes new jobs, new industries, and new solutions that we can’t even conceive of today. We’ve seen this pattern repeatedly across history. It will take time but connecting with the work of the future means understanding its evolution and identifying the risks

that will inevitably emerge.

Another fear for our future is whether or not the next generation is prepared to lead. Many speculate that millennials, with their obsession with mobile phones and selfies, are not up to the task. But if history has shown us anything, it’s that each generation ultimately steps up. *Con’d on Page 2.*

NCOIL HIGHLIGHTS LIFE INSURANCE AWARENESS MONTH

NCOIL highlights September as Life Insurance Awareness Month. This campaign takes place each September to highlight the importance of life insurance and the role it plays in protecting financial security in the event of a family tragedy.

“As legislators, it is our primary responsibility that we work to protect consumers, and it is therefore important that we remind them to have adequate life insurance coverage” said AR Sen. Jason Rapert, NCOIL President. “The passing of a family’s primary wage earner is terrible by itself, and should not lead to household financial insecurity.”

Information and resources about Life Insurance Awareness Month can be found at <https://lifehappenspro.org/life-insurance-awareness-month>. Life Happens states that more than 95 million Americans have no life insurance and 1 in 3 Americans believe they have less than needed.

“As Life Happens states, too many Americans have no life insurance and even more have less than they need” said Commissioner Tom Considine, NCOIL CEO. “NCOIL is pleased to highlight the importance of Americans assessing their financial needs and purchasing appropriate life insurance to protect their loved ones.”



Sen. Dan "Blade" Morrish, LA
Vice President



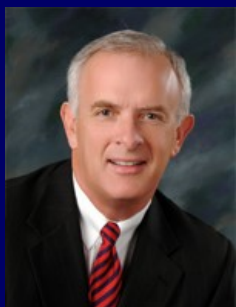
Rep. Matt Lehman, IN
Treasurer



Asm. Ken Cooley, CA
Secretary



Rep. Steve Riggs, KY
Immediate Past President



Sen. Travis Holdman, IN
Immediate Past President

Work Place of the Future con'd

Consider this. Millennials are the most educated generation—ever. They are the most diverse population in the United States (more than 80 million strong). They have grown up with technology and are quick to adapt to it. Perhaps they are uniquely qualified to be the business leaders of tomorrow's connected world.

And what about the workplace of the future? Most important for employers and employees, it will be a safer place to work. Whether it's robots taking on the more dangerous tasks, or safety-enhancing wearables, new technology is likely to further reduce the frequency of workplace accidents.

Furthermore, the workplace of the future will be more connected. Smart-sensor technology will affect the workplace in a multitude of ways. Employers will be able to monitor hazardous conditions 24/7 and track workers' safety remotely. Carriers and other stakeholders will be able to amass data for more robust risk management analysis. The entire system will get smarter.

Technological advances will also change the way we measure success for the workers compensation system, particularly our return-to-work efforts.

Thirty years ago, success may have been a worker with a catastrophic injury returning to modified duty in a wheelchair. Today, that same worker in a wheelchair may be able to return to full duty, thanks to advances in technology and robotics. Tomorrow, they might be walking in an exoskeleton, working alongside their coworkers.

As an industry, we must stay connected to the work of the future as technology advances the landscape; to the worker of the future, with a huge demographic shift on the horizon; and to the workplaces of the future as they become safer and more virtual.

At NCCI, we will continue to monitor and analyze trends and provide the information and insights that help the workers compensation system remain connected to the work, the worker, and the workplace of the future. By doing so, we stay true to the mission that has guided us as an organization for nearly 100 years.

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Bill Donnell is president and CEO of NCCI. Founded in 1923, NCCI's mission is to foster a healthy workers compensation system. In support of this mission, NCCI gathers data, analyzes industry trends, and provides objective insurance rate and loss cost recommendations. These activities—combined with a comprehensive set of tools and services—make NCCI the source you trust for workers compensation information. To learn more about NCCI, please visit ncci.com.

OK GOVERNOR MARY FALLIN TO SPEAK AT NCOIL ANNUAL MEETING

Oklahoma Governor Mary Fallin will speak at the NCOIL Annual Meeting Welcome Breakfast on Thursday, December 6th. She is the first female Governor elected in Oklahoma and is concluding the final year of her second term. You can learn more about her [here](#).

NCOIL WRITES TO OPPOSE H.R. 6743

If enacted, H.R. 6743 will substantially change the data security and breach notification requirements for the insurance industry, a change that NCOIL believes comes from the wrong authority, and indeed violates the spirit of the McCarran-Ferguson doctrine. If changes to insurer data security and breach notification requirements were to be made, the proven, state-based system of insurance regulation dictates that state insurance legislators – those with a fundamental understanding of their states' markets and consumers – are best equipped to respond rather than Congress. State insurance legislators continue to work hard to both develop and improve data security and breach notification laws. If enacted, H.R. 6743 would impede upon such efforts which would ultimately harm consumers.

The full letter can be viewed [here](#).

NCOIL ANNUAL MEETING TENTATIVE SCHEDULE

Annual Meeting—December 5-8, 2018 Oklahoma City, OK

Wednesday December 5th 2018

Oklahoma State Capitol Tour	3:00 PM	-	4:00 PM
IEC Board Meeting	5:30 PM	-	6:30 PM
Welcome Reception	6:30 PM	-	7:30 PM

Thursday December 6th 2018

Welcome Breakfast	8:15 AM	-	9:45 AM
Networking Break	9:45 AM	-	10:00 AM
Life Insurance & Financial Planning Committee	10:00 AM	-	11:15 AM
Health General Session	11:15 AM	-	12:45 PM
The Institutes Griffith Foundation Legislator Luncheon	12:45 PM	-	2:00 PM
Financial Services Committee	2:00 PM	-	3:15 PM
Networking Break	3:15 PM	-	3:30 PM
General Session	3:30 PM	-	5:00 PM
Budget Committee	5:00 PM	-	5:30 PM
CIP Member & Sponsor Reception	5:30 PM	-	6:30 PM

Friday December 7th 2018

Property & Casualty Insurance Committee	9:00 AM	-	10:30 AM
Networking Break	10:30 AM	-	10:45 AM
Innovation General Session	10:45 AM	-	12:00 PM
Luncheon with Keynote Address	12:00 PM	-	1:15 PM
Legislative Micro Meetings	1:15 PM	-	1:45 PM
NCOIL – NAIC Dialogue	1:45 PM	-	3:15 PM
Networking Break	3:15 PM	-	3:30 PM
Joint State-Federal Relations and International Insurance Issues Committee	3:30 PM	-	5:00 PM
Articles of Organization & Bylaws Review Committee	5:00 PM	-	5:30 PM
Nominating Committee	5:30 PM	-	6:00 PM

Saturday December 8th 2018

Health, Long Term Care, and Health Retirement Issues Committee	9:00 AM	-	11:00 AM
Networking Break	11:00 AM	-	11:15 AM
Workers' Compensation Insurance Committee	11:15 AM	-	12:30 PM
Business Planning and Executive Committee	12:30 PM	-	1:30 PM



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NCOIL APPLAUDS IMPLEMENTATION OF SECURITY FREEZE PROVISIONS IN DODD-FRANK REFORM LAW

NCOIL applauds the implementation of security freeze provisions of the Dodd-Frank Reform Law that went into effect last week. The language in the reform law – The Economic Growth, Regulatory Relief, and Consumer Protection Act - is similar to the NCOIL Model Act Prohibiting Consumer Reporting Agencies from Charging Fees Related to Security Freezes, and the NCOIL Credit Report Protection for Minors Model Act, both sponsored by KY Rep. Steve Riggs, NCOIL Immediate Past President.

“The Dodd-Frank Reform Law that includes similar language to the NCOIL models shows that NCOIL continues to make impactful policy that is bipartisan” said Riggs. “I am pleased that language from the models I sponsored now mirrors the federal law which will further the goals of saving consumers money by allowing them to freeze their credit for free to protect their identities, and to permit parents, legal guardians, or other representatives of minors to place a security freeze on the minor’s credit report.”

The NCOIL Model Act Prohibiting Consumer Reporting Agencies from Charging Fees Related to Security Freezes passed the Financial Services Committee at the 2017 Annual Meeting and was affirmed by the Executive Committee. The NCOIL Credit Report Protection for Minors Model Act, adopted in 2016, was amended during the 2017 Annual Meeting to incorporate the policy of ensuring all security freezes are free for consumers. Full text of the models can be viewed here -

[Model Act Prohibiting Consumer Reporting Agencies from Charging Fees Related to Security Freezes](#)

[Credit Report Protection for Minors Model Act](#)

“As NCOIL President, I am proud the Trump Administration included language similar to NCOIL’s bipartisan models” said AR Sen. Jason Rapert, NCOIL President. “It is what NCOIL does best – identifies a problem, discusses potential solutions and creates a model that can be tailored in individual states.”

“While NCOIL remains steadfast in protection of McCarran-Ferguson and state-based regulation of insurance, the incorporation of NCOIL Model language into federal law is something the organization can support” said Commissioner Tom Considine, NCOIL CEO. “But make no mistake, we will never waiver in support of state-based regulation of insurance that has served consumers and companies for nearly 75 years.”

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