



**Inside this issue :**

Capital Corner	P.1
Life Ins. Awareness Month	P.1
Natural Disaster Resilience Wk.	P.2
Workers Comp Interim Call	P.3
Annual Meeting Schedule	P.4

**NCOIL ANNUAL MEETING**

Dec. 10—13, 2019  
Austin, TX

Registration Opens Sept. 3rd



Sen. Dan "Blade" Morrish, LA  
President



Thomas B. Considine  
NCOIL CEO



Rep. Matt Lehman, IN  
Vice President

## Capital

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By Will Melofchik – NCOIL General Counsel

Greetings -

Welcome to the latest installment of Capital Corner, a column that aims to update you on some of the issues that NCOIL is following. Below are issues that NCOIL will be monitoring and discussing throughout 2019 and 2020.

### Deadline to Reauthorize the Terrorism Risk Insurance Program Looms on the Horizon

Prior to the September 11, 2001 (9/11) terrorist attacks, insurance covering terrorism losses was normally included in commercial insurance policies without additional cost to the policyholders. The 9/11 attacks caused a staggeringly large amount of insured losses, with most estimates set at roughly \$45 billion dollars. Following the 9/11 attacks, insurers and reinsurers – unsurprisingly – began to exclude terrorism coverage from their new and renewing policies due to a fear that terrorist attacks would become more frequent, and the difficulty in accurately pricing the risk.

Accordingly, terrorism risk insurance essentially became either unavailable or prohibitively expensive, resulting in many businesses not purchasing the insurance or only partly-insuring. Without adequate terrorism insurance coverage, there was a pervasive fear that the *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.

"It is important that our constituents have life insurance to protect their families in the event of a tragedy. Having adequate life insurance coverage is a prudent thing to do" said LA Senator Dan "Blade" Morrish, NCOIL President. "As if the passing of a family's primary wage earner is not terrible by itself, it should not lead

to financial insecurity."

Information and resources about Life Insurance Awareness Month can be found at <https://lifehappenspro.org/life-insurance-awareness-month>. As the 2019 Life Happens' theme states, 'It's not for you, it's for them' is a telling reminder that preparedness is important for the ones we love" said Commissioner Tom Considine, NCOIL CEO. "NCOIL is pleased to highlight the need for Americans to assess their financial needs and purchase appropriate life insurance to protect their loved ones."



Asm. Ken Cooley, CA  
Treasurer



Asm. Kevin Cahill, NY  
Secretary



Sen. Jason Rapert, AR  
Immediate Past President



Sen. Travis Holdman, IN  
Immediate Past President

## Capital Corner Con'd

unavailability of terrorism risk insurance “could seriously hamper ongoing and planned construction, property acquisition, and other business projects, generate a dramatic increase in rents, and otherwise suppress economic activity.” (TRIA § 101(a)(5)).

To read the full Capital Corner article click [here](#).

### Quick Hits

- **Active shooter insurance policies** have unfortunately been growing in popularity and scope due to the increase in mass shooting incidents over the past few years. Join us in Austin, Texas at the NCOIL Annual Meeting to hear from a panel that will discuss how these policies have evolved significantly to offer broader coverage, fill gaps that exist in traditional insurance policies such as terrorism and commercial general liability, and incorporate certain risk assessment and crisis management services.
- Several states have enacted **workers' compensation presumption laws** which state, for example, that where first responders, particularly firefighters, become diagnosed with cancer, it is presumed that their cancer is work-related. States have also begun to enact similar presumption laws relating to first responders and post-traumatic stress syndrome (PTSD). Join us in Austin at the NCOIL Annual Meeting where the NCOIL Workers' Compensation Insurance Committee will discuss these trends and whether NCOIL should step forward and develop any model legislation.
- The continued rise of the **gig economy** has highlighted the need to accelerate the development of new insurance products and coverages in order to address the needs of gig workers. Some gig economy companies have already stepped forward and provided valuable insurance products to workers. For example, Postmates, Inc., which uses gig economy workers to deliver food, groceries, alcohol and more to individuals via an app, recently announced that drivers will be provided occupational accident insurance with up to \$1 million in coverage for medical expenses from a covered injury sustained on an active delivery. Uber has also created a platform offering drivers with injury protection through Aon PLC and OneBeacon which charges drivers 3.5 cents per mile for coverage that applies when drivers log into the app, are en route to pick up passengers or transporting passengers. Complicating the issue is the recent California Supreme Court decision *Dynamex v. Superior Court* which will make it more difficult for California employers to classify workers as independent contractors. Join us in Austin, Texas to hear from a panel including **Ira Goldstein, Executive Director of the New York Black Car Fund**, discuss what changes may be needed to state laws and economies to fully adapt to the needs of the gig economy.

## NCOIL RECOGNIZES NATURAL DISASTER RESILIENCY WEEK

During the Special Committee on Natural Disaster Recovery earlier this year, Louisiana Senator Dan “Blade” Morrish, NCOIL President, sponsored a resolution declaring September 1st – 7th Natural Disaster Resiliency Week. The motion carried unanimously on a voice vote and was affirmed by the Executive Committee.

“I sponsored this resolution because it is vital that we do everything we can to be prepared for natural disasters” said Morrish. “It is impossible to know when a natural disaster will happen, where it will happen and what the ultimate consequences will be, but a strategy can be in place.”

“This is a fine example of NCOIL providing a value added for the states. NCOIL works diligently to ensure that state legislators have tools to be prepared” said Commissioner Tom Considine, NCOIL CEO. “The Special Committee on Natural Disaster Recovery is discussing best strategies and examining what states have previously done to recover as well as working to develop model legislation aimed at facilitating the growth of the private flood insurance market.

A full copy of the resolution can be viewed [here](#)

## REGISTRATION FOR 2019 NCOIL ANNUAL MEETING IS OPEN

Registration for the 2019 NCOIL Annual Meeting at the JW Marriott in Austin, TX from December 10<sup>th</sup> – 13<sup>th</sup> is now open. The early bird rate closes on October 14<sup>th</sup>.



## NCOIL will celebrate its' 50<sup>th</sup> year at this meeting!

The Annual Meeting will begin at the conclusion of the NAIC meeting at the same location. Please plan to arrive in time for the Welcome Reception on the evening of December 10<sup>th</sup>. There will also be an optional tour of the Texas state capitol on that afternoon.

The meeting will begin with the Welcome Breakfast on December 11th with full day policy committees and general sessions through December 13th.

*See the full tentative schedule on page 5*

### DON'T FORGET TO BOOK YOUR HOTEL!!!

*The hotel block closes on November 25<sup>th</sup>*

Legislators book here:



General Participants book here:



## WORKERS' COMPENSATION INTERIM COMMITTEE CALL

Assemblywoman Maggie Carlton (NV) will be hosting an interim conference call meeting of the NCOIL Workers' Compensation Insurance Committee on Thursday, October 10th from 1:30 p.m. to 3:00 p.m. (EST).

The purpose of the interim meeting is for the Committee to discuss and consider the latest version of the NCOIL Model Workers' Compensation Drug Formulary Act, sponsored by Rep. Matt Lehman (IN) - NCOIL Vice President.

Please direct any comments on the latest version of the Model to NCOIL General Counsel, Will Melofchik, at [wmelofchik@ncoil.org](mailto:wmelofchik@ncoil.org). If you have any questions please do not hesitate to contact the NCOIL national office at 732-201-4133.

Dial-in information and a formal agenda will be circulated prior to the call.

**NCOIL WORKERS' COMPENSATION INSURANCE COMMITTEE INTERIM  
CONFERENCE CALL**

**OCTOBER 10, 2019 • 1:30PM (EST)**

**CLICK HERE FOR MORE INFORMATION**

## TEXAS CLE

The 2019 NCOIL Annual Meeting has been approved for 15.25 continuing legal education credits.

This is the third meeting in a row where CLE credits have been available. Registration is now open at [ncoil.org/register-now](http://ncoil.org/register-now).

## NCOIL ANNUAL MEETING TENTATIVE SCHEDULE

### TUESDAY, DECEMBER 10TH

Tour of Texas State Capitol	3:00 PM	
Nominating Committee (Members Only)	5:30 PM	- 6:00 PM
Budget Committee	6:00 PM	- 6:30 PM
Welcome Reception	6:30 PM	- 7:30 PM

### WEDNESDAY, DECEMBER 11TH

Welcome Breakfast	8:00 AM	- 9:30 AM
Networking Break	9:30 AM	- 9:45 AM
Financial Services & Multi-Lines Issues Committee	9:45 AM	- 11:00 AM
NCOIL—NAIC Dialogue	11:00 AM	- 12:15 PM
Special Drug Pricing Session **Open to Public Policy Makers and Staff Only**	12:15 PM	- 1:15 PM
The Institutes Griffith Foundation Legislator Luncheon **Open to Public Policy Makers Only**	1:15 PM	- 2:15 PM
Health Insurance & Long Term Care Issues Committee	2:15 PM	- 3:45 PM
NCOIL Innovation Series	3:45 PM	- 5:00 PM
Networking Break	5:00 PM	- 5:15 PM
Special Committee on Natural Disaster Recovery	5:15 PM	- 6:30 PM
CIP Member & Sponsor Reception	6:30 PM	- 7:30 PM

### THURSDAY, DECEMBER 12TH

Joint State –Federal Relations & International Insurance Issues Committee	9:00 AM	- 10:30 AM
Networking Break	10:30 AM	- 10:45 AM
General Session	10:45 AM	- 12:00 PM
Luncheon with Keynote Address	12:00 PM	- 1:30 PM
Legislative Micro Meetings	1:30 PM	- 2:00 PM
Workers’ Compensation Insurance Committee	2:00 PM	- 3:15 PM
Networking Break	3:15 PM	- 3:30 PM
Life Insurance & Financial Planning Committee	3:30 PM	- 4:45 PM
IEC Board Meeting	4:45 PM	- 5:30 PM

### FRIDAY, DECEMBER 13TH

Health General Session	9:00 AM	- 10:30 AM
Networking Break	10:30 AM	- 10:45 AM
Property & Casualty Insurance Committee	10:45 AM	- 12:30 PM
Business Planning Committee & Executive Committee	12:30 PM	- 1:30 PM



# REGISTER NOW

[CLICK HERE](#)