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**NCOIL ANNUAL MEETING**

Dec. 10—13, 2019  
 Austin, TX  
 Registration is Open



Sen. Dan "Blade" Morrish, LA  
 President



Thomas B. Considine  
 NCOIL CEO



Rep. Matt Lehman, IN  
 Vice President

**FROM THE PRESIDENT'S DESK**

*Sen. Dan "Blade" Morrish, LA*

I have spent the last few months doing a lot of "lasts" as a retiring Louisiana Senator.

My last speech on the floor of the Louisiana Senate in Baton Rouge.

My last trip to DC to advocate for state-based regulation of insurance among our federal counterparts.

Goodbyes to constituents, colleagues, legislative and executive branch staff.

Shortly, I will be saying goodbye as my term as NCOIL President comes to an end. The conclusion of the 2019 Annual Meeting in Austin is where I will say goodbye to trusted colleagues, advocates and staff that have worked tirelessly to improve NCOIL.

And, this is my final Presidential column for the NCOIL newsletter.

*Con'd on Page 2.*

**NCOIL URGES SUPPORT FOR BILL REAUTHORIZING TRIA UNTIL 2030**

House Financial Services Committee Chairwoman Maxine Waters introduced H.R. 4634, the Terrorism Risk Insurance Program Reauthorization Act of 2019 (TRIPRA) on October 11<sup>th</sup>. NCOIL supports this bi-partisan bill for a long-term reauthorization of the Terrorism Risk Insurance Act of 2002 (TRIA) for ten more years, from December 31, 2020 to December 31, 2030.

importance of terrorism risk insurance and ensuring that TRIA is reauthorized in a timely manner. Congress must take action to extend the protection offered by TRIA well in advance of the December 31, 2020 deadline in order to avoid adverse economic consequences. On September 17<sup>th</sup>, NCOIL Officers adopted a Resolution in Support of the Reauthorization of TRIA.

Congress reauthorized and modified TRIA in 2005, 2007, and 2015 through TRIPRA. Signed by President George W. Bush in 2002, TRIA created a temporary federal program that provides for a transparent system of shared public and private compensation for certain insured losses resulting from a certified act of terrorism. Its enactment permitted private markets to stabilize, resume pricing, and build capacity after the events of September 11, 2001. The Secretary of the Treasury administers the program with the assistance of the Federal Insurance Office.

"TRIA is critical to the nation's economic security. Without this backstop, the space in which a viable private market for terrorism insurance has grown would be threatened," said LA Sen. Dan "Blade" Morrish, NCOIL President. "NCOIL supports the enactment of a long-term extension of TRIA because it has provided this country with important protection for economic continuity and recovery in the event of a future terrorist attack."

Just last month, a bi-partisan group of NCOIL legislators met with members of Congress in Washington to discuss the

NCOIL is a long-time supporter of TRIA, as the United States continues to be engaged in an ongoing war against international terrorists and the threats of future attacks inside the country remains high. Without adequate cover-

*Con'd on Page 3.*



Asm. Ken Cooley, CA  
Treasurer



Asm. Kevin Cahill, NY  
Secretary



Sen. Jason Rapert, AR  
Immediate Past President



Sen. Travis Holdman, IN  
Immediate Past President

## From the President's Desk Con'd

I would like to utilize my final column in the NCOIL Newsletter to share some observations about my time in the legislature; what we've accomplished at NCOIL – and I say we, because this is an organization run by legislators that serve on the relevant committees to advance model legislation; and what legislators in the future should do to advance the organization – since I will be a retired legislator (much to my delight and my wife Kathy!)

Little would I have anticipated after election to the Louisiana House of Representatives in 1996 that as a business owner (I owned a hardware store) representing a coastal southwest Louisiana district that I would become somewhat of an insurance expert, serve as a member of the Louisiana House Insurance Committee and later, while in the Senate, chair the Insurance Committee in that chamber. But given the opportunity, I listened, learned and worked to enact solid public policy that, while not easy to enact, benefits the residents of my state.

For example, as a State Representative, I fought for the creation of the Louisiana Citizens Insurance Property Corporation, an insurer of last resort that was modeled on a similar program in another coastal state, Florida. After Hurricane Katrina, southern Louisiana had an insurance availability crisis and I fought any opportunity to remove this program. It has been vital to the residents of Louisiana, particularly along the coastline.

Though this happened organically, it is a great example of why NCOIL is so valuable. Instead of each state starting from the beginning, we looked to what states with similar geography and insurance challenges put in place, and tailored legislation for our state. It does not matter whether it is a health insurance issue, workers' compensation insurance issue, long-term care issue, financial services issue, property and casualty issue, or an insurance issue that crosses multiple insurance lines, NCOIL is the ideal venue to accomplish the creation of model laws for introduction in the states.

Over the course of my tenure as President in NCOIL's 50<sup>th</sup> year, I am proud that we reconstituted a Special Committee on Natural Disaster Recovery to examine best practices for states recovering from a natural disaster. We conducted comprehensive legislative staff training that included both multiple webinars and in-person trainings at the Summer Meeting, and are working feverishly to create a legislative toolkit for legislators to use to educate their colleagues and constituents about insurance public policy.

I am proud that we have worked to be inclusive in NCOIL committee leadership, expanding the number of female legislators and legislators of color to serve as committee chairs and vice chairs.

At the Spring Meeting we honored the life of Florida Representative Stan Bainter who passed away last year and served as NCOIL President in 1996. At the upcoming Annual Meeting in December we will honor New York Senator Bill Larkin. Their passing is an important reminder that the critical work NCOIL does is by legislators in the moment willing to give their time and expertise.

Serving as President of NCOIL has been among the highlights of my legislative career. I came to NCOIL leadership midway through what is traditionally a four-year commitment because Vermont Representative Bill Botzow chose not to seek re-election and resigned as NCOIL Vice President last year. Because of that truncated timeframe, I experienced how much work goes into being an NCOIL officer - from member recruitment, traveling to represent the organization, visiting Washington and sharing NCOIL priorities with our federal counterparts, and ensuring the organization is run in a professional and efficient manner.

I would like to thank those men and women that have preceded me as NCOIL President and I look forward to watching from afar the success of future NCOIL Presidents with great pride.

*Blade*

## TEXAS CLE OPPORTUNITY

The 2019 NCOIL Annual Meeting has been approved for 15.25 continuing legal education credits. Attending the meeting is a great way for attorneys to meet their CLE requirements in their home states. 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).

**Please direct questions to:**  
Will Melofchik, General Counsel  
732-292-4485 or [wmelofchik@ncoil.org](mailto:wmelofchik@ncoil.org)

## Bill to Reauthorize TRIA Until 2030 Con'd

age, a limited availability of insurance against terrorism would have a severe adverse effect on our country's economy. Financiers would be reluctant to lend, businesses would be reluctant to invest, and consumers would be unable to afford terrorism risk insurance.

Commissioner Tom Considine, NCOIL CEO, said "American businesses must be provided with the essential coverage to successfully operate in today's uncertain global environment. Failure by Congress to extend TRIA would likely result in the inability of insurers to offer coverage for future catastrophes resulting from terrorism, making terrorism risk insurance unavailable and unaffordable. NCOIL applauds Chairwoman Waters for introducing this bill as well as the 27 bipartisan cosponsors who signed on to ensure a sustained and stable terrorism risk insurance marketplace."

H.R. 4634 was referred to the House Committee on Financial Services on October 11<sup>th</sup>. Chairwoman Waters announced her plan for long-term, bipartisan TRIA Reauthorization on October 16<sup>th</sup> at a press conference.

Two subcommittees of the House Financial Services Committee held a joint hearing on October 16<sup>th</sup>, at which NCOIL submitted the following Statement for the Record:

NCOIL Statement for the Record U.S. House Financial Services Committee Subcommittee on Housing, Community Development, and Insurance and Subcommittee on National Security, International Development, and Monetary Policy Hearing on "*Protecting America: The Reauthorization of the Terrorism Risk Insurance Program*" - October 16, 2019: <http://ncoil.org/wp-content/uploads/2019/10/TRIA-statement-10-14-19.pdf>

NCOIL Resolution in Support of the Reauthorization of TRIA: Adopted Sep. 17, 2019: <http://ncoil.org/wp-content/uploads/2019/10/NCOIL-TRIA-DC-Resolution.pdf>

Congresswoman Waters' opening remarks from press conference discussing TRIA Reauthorization can be viewed here: <https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=404526>

Full information about H.R. 4634 can be viewed here: <https://www.congress.gov/bill/116th-congress/house-bill/4634?s=1&r=53>

## OPTIONAL TOUR OF TEXAS STATE CAPITOL

Please join us for a tour of the Texas State Capitol before the Welcome Reception on Tuesday, December 10<sup>th</sup> at 3:30 pm. The tour will meet at the South entrance of the Capitol in the tourist office located in the old Treasury office.

Please RSVP your attendance to Paul Penna at [ppenna@ncoil.org](mailto:ppenna@ncoil.org).

## NCOIL WORKERS' COMPENSATION INSURANCE COMMITTEE HAS INTERIM COMMITTEE CONFERENCE CALL

Nevada Assemblywoman Maggie Carlton, Chair of the NCOIL Workers' Compensation Insurance Committee hosted an interim conference call meeting of the NCOIL Workers' Compensation Insurance Committee on Thursday, October 10<sup>th</sup>.

The purpose of the interim meeting was for the Committee to discuss and consider the latest version of the NCOIL Model Workers' Compensation Drug Formulary Act, sponsored by Indiana Representative Matt Lehman, NCOIL Vice President.

"I sponsored this legislation in Indiana and believe it is needed as a national model" said IN Representative Matt Lehman, NCOIL Vice-President. "We have made changes to alleviate concerns among interested parties and believe it is now in a form for legislators around the country to submit for pre-introduction for the 2020 session, of course subject to adoption at the Annual Meeting in December."

The discussion draft can be viewed here - <http://ncoil.org/wp-content/uploads/2019/10/Work-Comp-formulary-model-2-2-10-8-19-1.pdf> and comment letters have been posted under the Workers' Compensation Insurance Committee here - <http://ncoil.org/committee-working-drafts/>.

"This is yet another example that NCOIL continues to find sensible solutions to public policy questions in a timely manner" said Commissioner Tom Considine, NCOIL CEO. "There has been significant discussion on this issue for close to a year now and it appears that consensus among our members is at hand."

## PROPERTY & CASUALTY INSURANCE INTERIM COMMITTEE CALL

Representative Edmond Jordan (LA) will be hosting an interim conference call meeting of the NCOIL Property & Casualty Insurance Committee on Tuesday, November 19th from 12:00 p.m. to 1:00 p.m. (EST).

The purpose of the interim meeting is for the Committee and interested parties to discuss the first draft of the NCOIL Peer-to-Peer Car Sharing Program Model Act, sponsored by Representative Bart Rowland (KY).

Please direct any comments on 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.

Please register for the call here: <https://www.eventbrite.com/e/pc-interim-call-tickets-79747245157>

View Draft of NCOIL Peer-to-Peer Car Sharing Model as of 11/1/19 here:

<http://ncoil.org/wp-content/uploads/2019/11/NCOIL-P2P-Draft-Model-11-1-19.pdf>

**NCOIL PROPERTY & CASUALTY INSURANCE COMMITTEE INTERIM  
CONFERENCE CALL**

**NOVEMBER 19, 2019 • NOON-1 P.M. (EST)**

**CLICK HERE FOR MORE INFORMATION**

## 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 open.



**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!!!**

If you are attending the NAIC meeting prior to the NCOIL meeting, we kindly ask that you make a hotel reservation beginning on December 10<sup>th</sup> with the NCOIL hotel code. You can do this by calling the hotel at 512-474-4744. If you have already made your hotel reservations with NAIC, we ask that you call the hotel with your confirmation code to amend them.

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

**Legislators book here:**



**General Participants book here:**



## NCOIL ANNUAL MEETING TENTATIVE SCHEDULE

### TUESDAY, DECEMBER 10TH

Tour of Texas State Capitol	3:30 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
Special Committee on Natural Disaster Recovery	9:45 AM	-	11:00 AM
NCOIL—NAIC Dialogue	11:00 AM	-	12:15 PM
The Institutes Griffith Foundation Legislator Luncheon **Open to Public Policy Makers Only**	12:15 PM		1:15 PM
Microinsurance Explosion: Lessons from Abroad and their Impact on the U.S. Market **Open to All Attendees**	1:15 PM	-	2:30 PM
Special Drug Pricing Session **Open to Public Policymakers and Staff Only**	1:15 PM	-	2:30 PM
Health Insurance & Long Term Care Issues Committee	2:30 PM	-	4:15 PM
NCOIL Innovation Series	4:15 PM	-	5:30 PM
Financial Services & Multi-Lines Issues Committee	5:30 PM	-	6:45 PM
Nominating Committee (Members Only)	6:45 PM	-	7:05 PM
CIP Member & Sponsor Reception	6:45 PM	-	7:45 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



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