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NCOIL CONCLUDES VIRTUAL DC FLY-IN TO EDUCATE MEMBERS OF CONGRESS ABOUT THE IMPORTANCE OF STATE-BASED INSURANCE REGULATION

Fifth Consecutive Fly-in – First Time Using Virtual Format; National Cross Section of State Legislators Met with More Than 50 Senators, Representatives, Committee Staff and Member Staff to Further Education Process

Manasquan, NJ – On October 15th, a bi-partisan group of NCOIL legislators from State Senates and State Houses of Representatives around the country participated in Zoom meetings and phone calls to educate Members of Congress and their staffs about the vital importance of state-based regulation of insurance and its success for more than 70 years. This was NCOIL's fifth-consecutive DC fly-in – the first using a virtual format.

Participating legislators included IN Rep. Matt Lehman, NCOIL President; CA Asm. Ken Cooley, NCOIL Vice President; NY Asm. Kevin Cahill, NCOIL Treasurer; KY Rep. Joe Fischer, NCOIL Secretary; IN Sen. Travis Holdman, NCOIL Immediate Past President; AR Sen. Jason Rapert, NCOIL Immediate Past President; KY Rep. Bart Rowland, Chair of the NCOIL Property & Casualty Insurance Committee; LA Rep. Edmond Jordan, Chair of the NCOIL Financial Services & Multi-Lines Issues Committee; NC Sen. Vickie Sawyer, Vice Chair of the NCOIL Property & Casualty Insurance Committee; MN Sen. Paul Utke, Vice Chair of the NCOIL Workers' Compensation Insurance Committee; NY Asw. Pam Hunter, Chair of the NCOIL Health Insurance & Long Term Care Issues Committee; OH Sen. Bob Hackett, Chair of the NCOIL Joint State-Federal Relations & International Insurance Issues Committee; AZ Sen. David Livingston, Chair of the NCOIL Articles of Organization & Bylaws Revision Committee; and TX Rep. Tom Oliverson, M.D., Chair of the NCOIL Workers' Compensation Insurance Committee.

They, together with NCOIL CEO Commissioner Tom Considine and staff, participated in more than 60 meetings with Senators, Congressman, and committee and congressional staff, including



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significant numbers of both the House Financial Services Committee and Senate Banking Committee, to highlight the need to protect the state-based system of insurance regulation.

Meetings included more than 40 meetings overall and numerous Member meetings including Rep. Maxine Waters, Chair of the House Financial Service Committee, and senior staff to Senate Majority Leader Mitch McConnell.

“Members of Congress and their staff need to remember the importance of state-based regulation of insurance to their states and the country” said IN Rep. Matt Lehman, NCOIL President. “During these unprecedented times, the efforts of NCOIL legislators to educate our federal colleagues and have a continuous dialogue is more important than ever before.”

Legislators discussed protection of the state-based regulation of insurance; pandemic business interruption coverage issues; the Prohibit Auto Insurance Discrimination (PAID) Act, which would insert the federal government into insurance rating by prohibiting private passenger automobile insurers from using certain underwriting factors to determine insurance rates and eligibility; the need for a long-term reauthorization and modernization of the National Flood Insurance Program; amending the Employee Retirement Income Security Act of 1975 (ERISA) to add a statutory waiver provision so that states could pilot health insurance reforms and also so the protections set forth in state balance billing laws apply to all health insurance plans – including self-insured plans; and maintaining the recent expansion and utilization of telemedicine.

“This year has been challenging for everyone, but NCOIL has remained committed to ensuring its voice is heard on protecting the state-based the state-based system of insurance regulation and other important issues. Switching to a virtual format enabled us, for the fifth year in a row, to have a successful and beneficial educational fly-in where state legislators and their federal colleagues could discuss these issues of mutual issues. State legislators have worked to affirm the state-based system of insurance that promotes growth and solvency in the market while protecting consumers. This approach has worked for nearly three quarters of a century since the passage of McCarran-Ferguson Act” said NCOIL CEO Tom Considine, former NJ Banking and Insurance Commissioner. “This year we had a record high of participating legislators and they all deserve praise for remaining committed to NCOIL during this unprecedented year. Our meetings with Members of Congress and staff were once again extremely productive and our vigilant education efforts are paying dividends in terms of the recognition of the success of the state-based system from our federal counterparts.”

For the four previous years, NCOIL hosted an Education Fly-In where more than a half dozen NCOIL legislators traveled to Washington DC and participated in more than 50 meetings to educate Members of Congress and their staff about the well-established state-based regulation of insurance in the United States. This year represents the highest number of participating legislators.

NCOIL is a national legislative organization with the nation's 50 states as members, represented principally by legislators serving on their states' insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act seventy-five years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.