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#### SUMMER MEETING

July 14–17, 2016  
Portland, OR



Sen. Travis Holdman  
President



Thomas B. Considine  
Chief Executive Officer

### New logo

As you can see on the masthead, NCOIL has a new logo that demonstrates our commitment to grow into a truly participatory national organization of insurance legislators representing citizens of all our country's states. While this will not happen overnight, we are taking positive steps to retain and increase member states so the NCOIL experience is valuable to all who participate.

The logo is similar to a state seal, bordered with the organization title. A map of the continental United States as well as Alaska and Hawaii are inside the logo with the NCOIL acronym.

**CLICK [HERE](#) TO REGISTER FOR  
THE NCOIL  
SUMMER MEETING IN PORTLAND  
JULY 14-17, 2016**

### New website

Please visit [NCOIL.org](http://NCOIL.org) for our new interactive website.

Commissioner Considine noted “When I was appointed NCOIL CEO, the officers and I made a commitment to a new spirit of openness and growth. Part of that is ensuring that the information, which NCOIL spends countless hours developing, is readily accessible for legislators, commissioners, staff and interested parties so sound public policy can be enacted. The new website is another step to achieving these goals.”

The website allows access to model laws, NCOIL committee minutes and upcoming meetings for user engagement as well as a streamlined conference registration process through Eventbrite.com.

## STAFF BIO



### **William Melofchik Legislative Director NCOIL Support Services**

I am pleased to announce that William Melofchik, Esq. has joined NCOIL Support Services, LLC to serve as Legislative Director.

Previously, Will worked as a Regulatory Officer in the Legislative and Regulatory Affairs Unit at the New Jersey Department of Banking and Insurance.

Will has also worked as an Associate at the law firm of Fox & Melofchik, LLC, and served as the judicial law clerk to The Honorable Paul X. Escandon at the Superior Court in Freehold, NJ.

Will is a member of the New Jersey and New York Bar, having graduated cum laude from Touro Law School, where he served as Editor-in-Chief of the Moot Court Honors Board. Will graduated with a Bachelor of Arts in English from the University of Connecticut where he was also captain of the cross-country team.

Will resides in Sea Bright, NJ, and is an avid marathon runner.



NCOIL CEO Tom Considine, 3rd from left, spoke on April 21st at the National Alliance of Life Companies National Meeting about his efforts to re-energize NCOIL and increase its partnership with state regulators & the NAIC. Also addressing the conference about the regulatory work in their states and at the NAIC and pictured here (L to R) Cmsnr John Doak (OK), Supt John Franchini (NM), Cmsnr Al Redmer (MD), Cmsnr Allen Kerr (AR) and Dir Ray Farmer (SC).



Minutes from NCOIL Little Rock Meeting available at [NCOIL.org](http://NCOIL.org)

## Long Term Care

Forbes Magazine had an interesting story about the current state and future of the Long Term Care Insurance (LTC) industry. The story acknowledged that the LTC industry continues to struggle to overcome two large consumer concerns: high premiums and low perceived value. However, carriers are trying to address those concerns and for the first time in several years, the LTC industry seems to be headed in a prosperous direction as a result of finding ways to limit benefits, bringing back lifetime coverage, renewing interest in group insurance, and creating new products.

Additionally, the story noted that insurers within the LTC industry increasingly have been selling combination products that add an LTC rider to an annuity or whole life insurance policy. Although "combo" products remain controversial, in 2015, for the first time, carriers sold almost as many of such products as traditional LTC insurance.

Another signal of the LTC industry's resurgence is that the biggest seller of traditional LTC insurance, Genworth Financial, Inc., recently announced it was dropping its life and annuity businesses to focus on developing new LTC products. NCOIL looks forward to discussing these and other developments within the LTC industry at its upcoming summer meeting in Portland. You can read the full Forbes Magazine story at:

<http://www.forbes.com/sites/howardgleckman/2016/03/21/where-is-the-long-term-care-insurance-industry-headed/#71e7955eeb0b>.