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**NCOIL ANNUAL MEETING**

Dec. 10—13, 2019  
Austin, TX



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 discussing at the upcoming NCOIL Annual Meeting and throughout 2020.

### NCOIL At 50: Age Is Just A Number!

When reviewing the agenda for the upcoming 2019 NCOIL Annual Meeting in Austin, Texas one thing seems to jump off the page: the number of issues that are being discussed with an eye towards the development of new model legislation. That number has reached an unprecedented level (13!) and as NCOIL celebrates its 50th anniversary, it is encouraging to everyone involved with NCOIL that the organization is stronger and more legislatively active than ever before.

Below is a quick review of the issues on the Annual Meeting agenda that already have been or will be developed into an NCOIL model law. If you have any questions, please do not hesitate to reach out.

*Con'd on Page 2.*

## NCOIL URGES PASSAGE OF LONG-TERM NFIP REAUTHORIZATION LEGISLATION

NCOIL's President Dan "Blade" Morrish (Sen. LA) blasted Congress' "tepid" action on flood insurance, stating that Congress need to do more.

On Thursday, November 21<sup>st</sup>, Congress granted an extension to the National Flood Insurance Program (NFIP) as part of a continuing resolution; The extension is for just 30 days. The resolution, now headed to the President's desk for signature, marks the fourteenth short-term extension to the NFIP since June 2017. NCOIL urges Congress to develop and pass long-term NFIP reauthorization legislation.

"While we do recognize that the program has avoided a lapse, we are beyond disappointed that Congress cannot make a long-term commitment to this program before it expires in a mere three weeks. It is impossible for states to plan accordingly and protect consumers. Never-ending short-term extensions is no way to maintain a stable market for flood insurance," said LA Sen. Blade Morrish, NCOIL President.

*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

## Capital Corner Con'd

### Special Committee on Natural Disaster Recovery

- Private Flood Insurance Model Act: This will be the first discussion of the stand-alone Private Flood Insurance Model Act (sponsored by Rep. David Santiago (FL)) as much of the language was previously in the form of amendments to an existing NCOIL Model. This Model will be further discussed in 2020.

### Health Insurance & Long Term Care Issues Committee

- Drug Pricing Transparency Model Act: The Committee first discussed this issue in March of 2018, with Model law language first introduced in December of 2018. The Model, sponsored by Rep. Tom Oliverson, M.D. (TX) – Vice Chair of the Health Committee – and co-sponsored by Sen. Dan “Blade” Morrish (LA) – NCOIL President – will be voted on at the upcoming Annual Meeting.
- Short-Term Limited Duration Insurance Model Act: The Committee first discussed this issue at its recent meeting in Newport Beach. The Model, sponsored by Rep. Martin Carbaugh (IN) – Vice Chair of the Life Insurance & Financial Planning Committee – could be voted on at the upcoming Annual Meeting.
- Health Care Sharing Ministry Registration Model Act: The Committee first discussed this issue at its recent meeting in Newport Beach. This will be the first discussion on the draft Model. The Model, also sponsored by Rep. Carbaugh, will be further discussed in 2020.
- Patient Dental Care Bill of Rights: This Model, sponsored by Rep. George Keiser (ND), will be briefly introduced at the upcoming Annual Meeting. Further discussion will take place throughout 2020.
- Model Act Regarding Vision Care Services: This Model, sponsored by Sen. Bob Hackett (OH), will be briefly introduced at the upcoming Annual Meeting. Further discussion will take place throughout 2020.

### Financial Services & Multi-Lines Issues Committee

- Insurance E-Commerce Model Act: The Committee first discussed this issue earlier this year in March and Model law language was discussed in July. The Model, sponsored by Rep. Edmond Jordan (LA) – Chair of the Property & Casualty Insurance Committee – could be voted on at the upcoming Annual Meeting.
- Rebate Reform Model Act: This is a topic that has long been discussed at NCOIL, with Model law language finally being introduced for discussion at the upcoming Annual Meeting. The Model, sponsored by Rep. Matt Lehman (IN) – NCOIL Vice President – will be further discussed in 2020.
- E-Titling Model Act: This topic was first discussed earlier this year in March and Model law language was introduced last month. The Model, sponsored by Del. Steve Westfall (WV), could *Con'd on Page 3.* be voted on at the upcoming Annual Meeting.

### Joint State – Federal Relations & International Insurance Issues Committee

- Insurance Business Transfer Model Act: The Committee first discussed this issue in December of 2018 and Model law language was introduced earlier this year in March. The Model, sponsored by Asm. Andrew Garbarino (NY) and Rep. Lewis Moore (OK), will be further discussed in 2020.

### Workers' Compensation Insurance Committee

- Model Workers' Compensation Drug Formulary Act: This Model, sponsored by Rep. Lehman, was introduced earlier this year in March and has undergone significant revisions based upon feedback from industry members, consumer representatives, and Committee members. The Model will be voted on at the upcoming Annual Meeting.

### Property & Casualty Insurance Committee

- Peer-to-Peer Car Sharing Program Model Act: The Committee first discussed this issue at its recent meeting in July. Model law language was then introduced and discussed during an interim conference call Committee meeting a few weeks ago. The Model, sponsored by Rep. Bart Rowland (KY), could be voted on at the upcoming Annual Meeting.
- Electric Scooter Insurance Model Act: The Committee first discussed this issue in December of 2018 and Model law language was recently introduced for discussion at the upcoming Annual Meeting. The Model, sponsored by Sen. Jerry Klein (ND), will be further discussed throughout 2020.

We hope to see you in Austin, and hear from you in the interim.

*Happy Holidays  
Will*

## NFIP Reauthorization Con'd

The extension until December 20<sup>th</sup> gives Congress more time to decide which of the multiple bipartisan bills it wants to pass that would reform and authorize a long-term extension of the program. "It is time for Congress to step up, to stop the tepid approach of the short-term extension, and protect our nation's at-risk homeowners," concluded Morrish.

"While NCOIL urges the President to sign this extension, we also urge Congress to pass legislation that would stabilize the NFIP, create availability of affordable flood coverage, and support growth of the private flood insurance market. Short-term extensions just leave policyholders on the brink again and again. NCOIL will continue to raise this issue until it is passed by both houses of Congress and signed by the President," said Commissioner Tom Considine, NCOIL CEO.

## NCOIL PRAISES SWIFT HOUSE AND SENATE BANKING COMMITTEE PASSAGE OF TRIA REAUTHORIZATION BILL

A bill to reauthorize the Terrorism Risk Insurance Act (TRIA) until 2027, H.R. 4634, overwhelmingly passed on Tuesday, November 19<sup>th</sup> by the US House of Representatives. Just one day later, the bill was advanced out of the US Senate Committee on Banking, Housing, and Urban Affairs. TRIA is currently set to expire in December 2020. NCOIL is supportive of this bi-partisan bill for a long-term reauthorization of TRIA.

"This decision by the House and Senate Banking Committee to reauthorize TRIA for seven more years sends a message of vital importance that TRIA has on financial security and economic stability of the private insurance market," said NCOIL President, LA Senator Dan "Blade" Morrish. "NCOIL commends NC Sen. Thom Tillis for sponsoring this legislation in the Senate, and we urge that the full Senate come together and commit to moving this legislation forward to the President's desk by the end of the year."

Kentucky Representative Bart Rowland, Vice-Chair of the NCOIL Financial Services & Multi-Lines Issues Committee, said, "The risk-sharing mechanism of TRIA enables the federal government and the insurance industry to share losses and provide an immediate stabilizing effect following a terrorist attack. NCOIL has been calling for a timely reauthorization of TRIA and we are very pleased with the bi-partisan support from House and Senate Banking Committee."

"American businesses rely on the availability of terrorism risk coverage, and TRIA is instrumental in making this coverage available at an affordable price," said NCOIL CEO, Commissioner Tom Considine. "The overwhelming message from NCOIL legislators, whose main area of public policy concern is insurance legislation and regulation, is that TRIA meets its purpose and needs to be reauthorized again," he concluded.

Full information about H.R. 4634 and S.2877 can be viewed here:

<https://www.congress.gov/bill/116th-congress/senate-bill/2877?s=1&r=1>

## NCOIL STAFF PARTICIPATED IN "NO-SHAVE NOVEMBER" FOR FOURTH CONSECUTIVE YEAR



NCOIL CEO Commissioner Tom Considine, General Counsel Will Melofchik, and Executive Director Paul Penna participated in "No-Shave November" for the fourth consecutive year.

"For the past four years the NCOIL staff participated in No-Shave November and it has proven to be an itchy and somewhat unkempt success. As some of you know, I am a cancer survivor and sadly lost my mom to this disease. The fight against cancer has always been personally important, now more than ever" said Considine.

No-Shave November's mission is to raise funds for cancer research and treatment, and to educate the population about preventive measures. Starting with the surviving children of one father who died of cancer in November 2007, the movement has since spread around the globe. Participants put down their razors for 30 days each year to join the fight against cancer.

## No-Shave November Con'd

This year, NCOIL Support Services made contributions to the Melanoma Research Foundation (MRF) and the Prostate Cancer Foundation (PCF).

The MRF is the leading melanoma community to transform melanoma from one of the deadliest cancers to one of the most treatable. Melanoma diagnoses are increasing at epidemic rates, claiming more 7,000 American lives every year. It is the deadliest form of skin cancer. However, nine out of ten cases are considered to be preventable. The MCF's mission is to eradicate melanoma by accelerating medical research while educating to and advocating for the melanoma community.

The PCF funds the world's most promising research to improve the prevention, detection, and treatment of prostate cancer and ultimately save patients' lives. Right now, one man dies every 17 minutes from prostate cancer in the United States. PCF's goal is to end all deaths from prostate cancer by raising awareness and funding urgent cutting-edge research.

"No-Shave November raises money for a great cause," said NSS Executive Director Paul Penna. "It's a fun way to grow awareness by embracing our hair, which many cancer patients lose. The cause is worth getting a little scruffy."

NCOIL General Counsel, Will Melofchik, said, "This is my fourth year supporting this important cause, and it's always great to be a part of this collective effort to help find a cure. All of us are affected one way or another. I will gladly bring attention to my beard if it means bringing attention to this disease."

The No-Shave November campaign has successfully raised over millions to combat this disease. Every dollar raised brings us one step closer in our efforts to fund cancer research and education, help prevent the disease, and aid those fighting the battle. Each whisker grown allows us to embrace our hair, which many cancer patients lose during treatment.

More information on **No-Shave November** can be found at: <https://no-shave.org/>

More information on the **Melanoma Research Foundation** can be found here: <https://melanoma.org/>

More information on the **Prostate Cancer Foundation** can be found here: <https://www.pcf.org/>

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## 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.**

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## TEXAS CLE OPPORTUNITY

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](https://ncoil.org/register-now).



## 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 Potential Application to 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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