NCOIL NEWSLETTER

2020



Rep. Matt Lehman, IN President



Thomas B. Considine NCOIL CEO



Asm. Ken Cooley, CA Vice President



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NCOIL ANNOUNCES SPEAKERS FOR SPECIAL COMMITTEE ON RACE

COMMITTEE SCHEDULED TO MEET DECEMBER 9th IN TAMPA AND SPEAKER ROSTER STILL IN FORMATION

NCOIL will hold the initial meeting of its newly formed Special Committee on Race in Insurance Underwriting on Wednesday December 9 at the NCOIL Annual Meeting in Tampa, Florida. Senator Neil Breslin of New York, former NCOIL President, chairs the committee, which is still in formation. Breslin stated, "I look forward to the committee rolling up its collective sleeves and taking a deeper look into such an important issue. We all know that the 2020s are not the 1950s or even the 1990s, and racial equality is something that has rightly moved to the forefront of many areas".

Breslin previously commented that the insurance industry has taken steps to review and, in some instances, change certain previously established ways of doing business with the intention to address systemic racism. "By forming this committee, we are creating a platform where NCOIL can examine and determine if unfair racial discrimination exists in insurance underwriting and NCOIL's model laws," Breslin concluded.

NCOIL President Rep. Matt Lehman (IN) stated "we have a really great line up of speakers so far who are passionate about this issue and are excited to be a part of something meaningful."

To date those speakers include:

- Birny Birnbaum, Director Center for Economic Justice
- Laura Foggan, Esq., Partner Crowell & Moring LLP
- Roosevelt Mosley, FCAS, MAAA, CSPA, Principal and Consulting Actuary Pinnacle Actuarial Resources, Inc.
- Eric Poe, COO Cure Auto Insurance
- Dr. Lawrence "Lars" Powell, Director University of Alabama Center for Insurance Information and Research
- Professor Anya Prince University of Iowa College of Law
- The Honorable Nat Shapo Former Director of the Illinois Department of Insurance
- Marty Young, Co-Founder Buckle
- Representatives from the American Academy of Actuaries



Asm. Kevin Cahill, NY Treasurer



Rep. Joe Fischer, KY Secretary



Sen. Jason Rapert, AR Immediate Past President



Sen. Travis Holdman, IN Immediate Past President

NCOIL ANNOUNCES SPEAKERS FOR SPECIAL COMMITTEE ON RACE CONT'D

COMMITTEE SCHEDULED TO MEET DECEMBER 9th IN TAMPA AND SPEAKER ROSTER STILL IN FORMATION

The Committee will meet on Wednesday December 9 from 10:00AM – 1:00PM, and from 2:00PM – 5:00PM. The day will be divided into three parts. The first will be to review the background on insurance industry ratings regulations. Next will come presentations, discussion and consideration of a definition of "proxy discrimination." Third and finally will be presentations, and examination and consideration of various insurance rating factors.

NCOIL CEO, Commissioner Tom Considine said, "NCOIL has been discussing these and related issues informally since June, with Rep. Lehman and the officers deciding to formalize the process in late summer. We look forward to hearing from knowledgeable experts in the field who will be able to expand on and properly define "proxy discrimination," which currently stands as an undefined term, despite its wide use by many in the insurance context. Additionally, times have clearly changed and rating factors – as well as the combination of factors - used in insurance underwriting, such as zip code and level of education, warrant revisiting."

The Special Committee is open to all active NCOIL legislators, and to date the roster includes:

- Chair: Senator Neil Breslin (NY)
- Senator Jason Rapert (AR) NCOIL Immediate Past President
- Assemblyman Ken Cooley (CA) NCOIL Vice President
- Representative Park Cannon (GA)
- Senator Travis Holdman (IN) NCOIL Immediate Past President
- Representative Matt Lehman (IN) NCOIL President
- Representative Joe Fischer (KY) NCOIL Secretary
- Representative Bart Rowland (KY) Chair of the NCOIL Property & Casualty Insurance Committee
- Representative Edmond Jordan (LA) Chair of the NCOIL Financial Services & MulitLines
 Issues Committee
- Representative Brenda Carter (MI)
- Representative George Keiser (ND) Former NCOIL President
- Assemblywoman Maggie Carlton (NV) Chair of the NCOIL Life Insurance & Financial Planning Committee
- Assemblyman Kevin Cahill (NY) NCOIL Treasurer
- Assemblywoman Pam Hunter (NY) Chair of the NCOIL Health Insurance & Long Term Care Issues Committee

"I am proud that we have so many NCOIL members who enlisted so far for the opportunity to serve on this important committee; both the committee roster and the speaker lineup remain open," stated Lehman. "It is critical to make sure that any decisions on these issues are made with input by state insurance legislators – those with the proper authority to make such decisions as set forth in the McCarran-Ferguson Act seventy-five years ago."



Future NCOIL Meetings:

Annual 2020 December 9—12 Tampa, FL

Spring 2021 March 11—14 Washington, DC

Summer 2021 July 14—17 Boston, MA

Annual 2021 November 17—20 Scottsdale, AZ

Spring 2022 March 3—6 Las Vegas, NV

Summer 2022 July 13—16 Jersey City, NJ

Annual 2022 November 16—19 New Orleans, LA

REGISTRATION FOR NCOIL ANNUAL MEETING IS OPEN

Registration for the 2020 NCOIL Annual Meeting at the Marriot Tampa Water Street Hotel and Marina in Tampa, FL from December 9th—12th is open.



See the full tentative schedule on page 5 or view at the NCOIL website here

DON'T FORGET TO BOOK YOUR HOTEL!!!

The hotel block closes on November 23rd

Legislators book here:



General Participants book here:



NCOIL Staff to Participate in "No-Shave November" for Fifth Consecutive Year



than ever" said Considine.

NCOIL CEO Commissioner Tom Considine, General Counsel Will Melofchik, and Intern Patrick Gilbert have begun NCOIL's fifth consecutive participation in "No-Shave November".

"For these past five years, the NCOIL staff has tossed aside their razors for the month of November, and this year, we are right back at it. 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

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. This year, NCOIL Support Services will make 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

NCOIL Staff to Participate in "No-Shave November" for Fifth Consecutive Year Cont'd

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.

NCOIL General Counsel, Will Melofchik, said, "I am proud to say this is the fifth year that I will be participating in No-Shave November to benefit a very worthy cause. I am happy to do my part to help fight this disease that affects so many."

The No-Shave November campaign has successfully raised over millions of dollars 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/

Former NCOIL President, NY Senator John Dunne, Dies at Age 90

NCOIL responded to the passing of former NCOIL President, Senator John Dunne of NY. "We at NCOIL are saddened by the loss of Senator Dunne and invite you to keep him and his family in your thoughts and prayers at this time," said NCOIL CEO, Commissioner Tom Considine.

Dunne served as a New York State Senator for 23 years, then went on to serve as Assistant U.S. Attorney General for Civil Rights during the George H.W. Bush administration.

After graduating from Georgetown University and Yale Law School, Dunne served in private practice for several years as a partner in the law firm of Rivkin, Radler, Dunne & Bayh. He later worked as senior counsel to the firm of Whiteman Osterman & Hanna LLP in Albany.

During the 1971 Attica riots, Dunne, then chairman of the Corrections Committee, entered the prison with Asm. Arthur Eve to negotiate with inmates and seek a peaceful resolution for them and their hostages. Dunne later became instrumental in addressing prisoner reform issues.

Senator Dunne served as NCOIL President in 1982, where he told the NAIC that model laws would have a better chance of passage if legislators were involved earlier with the development of their "exposure draft."

Current NCOIL President Matt Lehman, IN, says, "We are lucky to have someone like Dunne as a part of NCOIL's history. He made a large and lasting impact during his life and we know he will be missed by all who knew him."

Senator Dunne was 90 years old and passed away in his home. Dunne was married to his wife, Denise for 62 years and they have 4 children together.

NCOIL 2020 ANNUAL MEETING TENTATIVE SCHEDULE

WEDNESDAT, DESCRIBER STIT			
Special Committee on Race in Insurance Underwriting	10:00 AM	-	1:00 PM
Special Committee on Race in Insurance Underwriting	2:00 PM	-	5:00 PM
Welcome Reception	6:00 PM	-	7:00 PM
THURSDAY, DECEMBER 10TH			
Welcome Breakfast	8:30 AM		10:00 AM
Networking Break	10:00 AM	-	10:15 AM
General Session	10:15 AM	-	11:30 AM
Joint Sate-Federal Relations & International Insurance Issues Committee	11:30 AM	-	12:45 PM
Legislator Luncheon	12:45 PM	-	1:45 PM
Health Insurance & Long Term Care Issues Committee	1:45 PM	-	3:15 PM
Networking Break	3:15 PM	-	3:30 PM
Financial Services & Multi-Lines Issues Committee	3:30 PM	-	4:45 PM
CIP Member & Sponsor Reception	5:00 PM	-	6:00 PM
FRIDAY, DECEMBER 11TH			
Workers' Compensation Insurance Committee	9:00 AM	-	10:30 AM
Networking Break	10:30 AM	-	10:45 AM
NCOIL—NAIC Dialogue	10:45 AM	-	12:00 PM
Luncheon with Keynote Address	12:00 PM	-	1:45 PM
Health General Session	1:45 PM	-	3:15 PM
Life Insurance & Financial Planning Committee	3:15 PM	-	4:30 PM
SATURDAY, DECEMBER 12TH			
Property & Casualty Insurance Committee	9:00 AM	-	10:45 AM
Networking Break	10:45 AM	-	11:00 AM
NCOIL Innovation Series	11:00 AM	-	12:30 PM

Business Planning Committee & Executive Committee 12:30 PM - 1:15 PM