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Rep. Matt Lehman, IN
President



Thomas B. Considine
NCOIL CEO



Asm. Ken Cooley, CA
Vice President

From the President's Desk

IN Rep. Matt Lehman, NCOIL President

2020—What a year it has been! As I enter my second term as NCOIL President- words that I never thought I would hear or write – now is a great time to both look back on what NCOIL accomplished in 2020 and at what lies ahead in 2021.

I first want to make sure to thank my fellow Officers and the NCOIL staff for being so flexible and helpful during these unprecedented times. We all encountered things we never expected and had to adapt on-the-fly, but we remained calm and focused on ensuring that the organization will be on sound footing when we all get back to normal.

This time last year, we had finished our very successful Annual Meeting in Austin, Texas, and we never could have imagined what the world would look like today. I certainly never thought I would be using Zoom, which I had never heard of then, so much – or the myriad of other platforms where we still failed to unmute.

Speaking of Zoom, it became an important tool, enabling us to hold all three national meetings in 2020 with some level of in-person participation. Our Spring Meeting in Charlotte was largely “business as usual” but just the week after the meeting, the host hotel actually closed due to COVID. Indeed, for many reading this column, the Spring Meeting was the last time they traveled out of state.

After postponing our Summer Meeting that was scheduled for July in Jersey City, we were still able to hold our two remaining national meetings in a hybrid format. We were still able to have legislators and interested parties from all over the country participate, and those who were in the meeting room utilized their best social distancing practices. We are very happy with the turnout at all of the meetings and are pleased that we had such good attendance, both in-person and via Zoom. Changing times calls for creativity, and I know that we were not lacking in that aspect of our planning.

With such uncertainty in the world, over the course of 2020, we still had 736 total meeting attendees at our three national meetings consisting of 113 legislators representing 25 states. We also held several interim Committee meetings and set record highs in attendance.

Despite such a crazy year, in 2020, NCOIL was very productive in adopting, amending, and re-adopting Model Laws. In 2020, NCOIL adopted the following:



Asm. Kevin Cahill, NY
Treasurer



Rep. Joe Fischer, KY
Secretary



Sen. Jason Rapert, AR
Immediate Past President



Sen. Travis Holdman, IN
Immediate Past President

From the President's Desk Cont'd

- Insurance Business Transfer Model Act
- Rebate Reform Act
- E-Commerce Model Act
- E-Titling Model Act
- Private Primary Residential Flood Insurance Model Act
- Model Act Concerning Statutory Thresholds for Settlements Involving Minors
- Short-Term Limited Duration Insurance Model Act
- Transparency in Dental Benefits Contracting Model Act

And re-adopted:

- Post-Assessment Property and Liability Insurance Guaranty Association Model Act
- Model Act Regarding Medicaid Interception of Insurance Payments
- Storm Chaser Consumer Protection Act
- Model Act Regarding Use of Credit Information in Personal Insurance
- Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportations Network Drivers
- and the Market Conduct Annual Statement Model Act.

We also amended our Articles of Organization & Bylaws to account for the new normal of carrying out many of the organization's functions virtually and to be best prepared for any future emergencies.

As if that was not enough, NCOIL also formed a new Special Committee on Race in Insurance Underwriting, Chaired by former NCOIL President NY Senator Neil Breslin. This Committee is extremely important and timely and allows us as an organization to give our legislator and interested party members a platform to examine and determine if unfair racial discrimination exists in insurance underwriting and in NCOIL's model laws. The Committee met for the first time at our Annual Meeting in Tampa, FL earlier this month where we heard from various experts and had important discussions. Its work will continue under Senator Breslin's leadership in the New Year.

In conclusion, I want to thank everyone who has attended an NCOIL meeting and expressed their commitment to the organization during a year that has been anything but normal. I look forward to an exciting 2021 serving alongside my fellow Officers and working hard to make NCOIL the best it can be.

Happy Holidays-
Matt Lehman

NCOIL Concludes Successful 2020 Spring Meeting in Charlotte

Despite the omnipresent spectre of the coronavirus, NCOIL concluded a successful 2020 Spring Meeting at the Charlotte Marriott City Center in Charlotte, North Carolina. There were 273 total registered attendees consisting of 46 legislators from 18 states, 15 first-time legislators, 5 Insurance Commissioners (or equivalent), and 11 insurance departments represented. Indiana Representative Matt Lehman presided over his first meeting as NCOIL President.

"Despite travel bans and precautionary procedures implemented in response to the Coronavirus pandemic, I am pleased with the large turn-out of attendees and the participation from first-time legislators in Charlotte," said NCOIL President, IN Rep. Matt Lehman. "We had anticipated that at some point the consistent climb of attendance might begin to slow, but the data proves otherwise for the NCOIL Spring Meeting. 2020 is already demonstrating to be a busy year of policy discussion, and it's because of everyone who shows up to engage in the critical discussions that make it possible for NCOIL to move quickly on urgent issues we face as a country."

Participants at the Welcome Breakfast were greeted by NC Insurance Commis-

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Spring Meeting Cont'd

sioner Causey, followed by a presentation from Paul Tetrault, Executive Director of the Insurance Library. Nick Davidson, Acting Director of Public Health of the South Carolina Department of Health and Environmental Control (DHEC), delivered an informative and timely Keynote Luncheon Address on COVID-19 (Coronavirus disease) awareness and prevention, followed by the most extensive Q&A session in NCOIL memory.

The agenda was highlighted by the adoption of four NCOIL Model Laws – the NCOIL Insurance Business Transfer (IBT) Model Act by the Joint State-Federal Relations & International Insurance Issues Committee, sponsored by NY Asm. Andrew Garbarino and OK Rep. Lewis Moore; the NCOIL E-Commerce Model Act sponsored by LA Rep. Edmond Jordan, the NCOIL E-Titling Model Act sponsored by WV Del. Steve Westfall, and the NCOIL Rebate Reform Model Act sponsored by NCOIL President, IN Rep. Matt Lehman, all by the Financial Services & Multi-Lines Issues Committee. Additionally, amendments to the NCOIL Market Conduct Surveillance Model Act, sponsored by IN Sen. Travis Holdman, NCOIL Immediate Past President, were adopted by the Joint State-Federal Relations & International Insurance Issues Committee. These models and amendments were then adopted by the Executive Committee.

Dr. James M. Carson, Daniel P. Amos Distinguished Professor of Insurance of the Terry College of Business at the University of Georgia, delivered a presentation at The Institutes Griffith Foundation Legislator Luncheon titled “Considering the Economic Impact of the Insurance Industry on the States: An Overview for Public Policymakers.”

There were two enlightening general sessions: “LIBOR’s End: What Does it Mean?”; and “What States Preparing for Opioid Lawsuit Funds Can Learn from Tobacco Settlements.”

“Thank you to the wonderful host committee and NC legislators, Sens. Vickie Sawyer and Valerie Foushee, for being great hosts to us in Charlotte. I am happy to report that our ‘Handshakes Free Meeting’ was a success,” NCOIL CEO, Commissioner Tom Considine said. “There were 20 last minute cancellations due to COVID-19, but that represents just 7% of the total, and a great deal of business still moved forward.”

“The new NCOIL financial structure is working as intended, encouraging greater participation among legislators from contributing states through the stipend program. We look forward to welcoming new faces to NCOIL along with returning legislators as we take on another year of developing sound public policy,” Considine continued.

The Property & Casualty Insurance Committee continued discussion on the NCOIL E-Scooter Insurance Model Act, sponsored by ND Sen. Jerry Klein, NCOIL Chairman At-Large, in addition to having an initial discussion on the National Association of Insurance Commissioners (NAIC) Casualty Actuarial & Statistical Task Force’s (CASTF) initiatives. The Committee also heard an interesting presentation from Debra Ballen, General Counsel & Chief Risk Officer for the Insurance Institute for Business & Home Safety (IBHS).

The Special Committee on Natural Disaster Recovery continued discussion on the NCOIL Private Flood Insurance Model Act, sponsored by FL Rep. David Santiago. Lynne Grinsell from Zurich North America and Gina Schwitzgebel-Hardy of the North Carolina Joint Underwriting Association (NCJUA) and North Carolina Insurance Underwriting Association (NCIUA) each gave a presentation on Natural Disaster Mitigation Efforts.

The Life Insurance & Financial Planning Committee met to discuss Reforming the Life Insurance Application Process with Porter Nolan, Head of Legal at Ethos. Dr. Robert Gleeson, medical consultant to the American Council of Life Insurers (ACLI) spoke to the Committee about the fundamentals of life insurance underwriting. Representatives from the ACLI also introduced the Committee to the Paid Family Leave Income Replacement Benefits Model Act for development and consideration throughout 2020. Oklahoma Insurance Commissioner Glen Mulready gave an update on the work of the NAIC Accelerated Underwriting Working Group.

In addition to the adoption of the NCOIL IBT Model Act and amendments to the NCOIL Market Conduct Surveillance Model Act, the Joint State-Federal Relations & International Insurance Issues Committee was given a briefing on the NCOIL Comment Letter on the

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Future NCOIL Meetings:

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

Spring Meeting Cont'd

Department of Housing and Urban Development's Disparate Impact Rule by NCOIL CEO Commissioner Tom Considine and former Illinois Insurance Director Nat Shapo.

The Health Insurance & Long-Term Care Issues Committee had another packed agenda, during which they continued discussions on the NCOIL Short-Term Limited Duration Insurance (STLDI) Model Act and the NCOIL Health Care Sharing Ministry (HCSM) Registration Model Act, both sponsored by IN Rep. Martin Carbaugh. Additionally, the Committee held discussions on the NCOIL Patient Dental Care Bill of Rights Model Act, sponsored by ND Rep. George Keiser and AR Rep. Deborah Ferguson, and the NCOIL Vision Care Services Model Act, sponsored by OH Sen. Bob Hackett. Jean Holliday from the NC Department of Health and Human Services delivered a presentation titled "Making the Switch from Fee-for-Service to Managed Care: An Update on North Carolina's Medicaid Transformation."

The Workers' Compensation Insurance Committee heard a presentation from Teri Leon of Pie Insurance focused on innovation in the workers' compensation insurance marketplace.

In addition to the adoption of three NCOIL Model Laws, the Financial Services & Multi-Lines Issues Committee discussed the introduction of the NCOIL Model Act Concerning Statutory Thresholds for Settlements Involving Minors, sponsored by TX Rep. Tom Oliverson, M.D. and KY Rep. Joe Fischer, NCOIL Secretary. The Committee also heard a presentation from Nicole Gunderson, Managing Director at Global Insurance Accelerator, titled "Supporting and Promoting Innovation in the Insurance Industry."

Committee minutes can be viewed [here](#).

Insurance Business Transfer Model Act

At 2020 NCOIL Spring Meeting in Charlotte, NC, the organization adopted the NCOIL Insurance Business Transfer (IBT) Model Act sponsored by NY Assemblyman Andrew Garbarino and OK Representative Lewis Moore. The measure passed on a voice vote by the NCOIL Joint State-Federal Relations & International Insurance Issues Committee and was affirmed by the Executive Committee.

The OK IBT Law, signed into law in 2018, was introduced to NCOIL to serve as a basis for an NCOIL IBT Model at the 2018 NCOIL Annual Meeting in Oklahoma City, OK. NY Asm. Andrew Garbarino and OK Rep. Lewis Moore then introduced a discussion draft of an NCOIL IBT Model Law at the 2019 NCOIL Spring Meeting in Nashville, TN, based on the OK IBT law.

NY Asm. Andrew Garbarino stated, "I greatly appreciate the Committee's work on the NCOIL IBT Model and there were a lot of great points made by the panels throughout drafting discussions. The OK IBT Law was a solid foundation to use when considering IBT model legislation. The most frequently used restructuring options in this country are sale and reinsurance or limited portfolio transfers (LPTs) but those options are limited in their scope and effect. There is a need for consistency among states and it seems to be generally agreeable that IBTs can be valuable as long as they are done properly with the right level of consumer protections."

OK Rep. Lewis Moore said, "I want to echo what Asm. Garbarino stated and thank the Committee and all interested parties for their work and input throughout the drafting process. During the Model legislation drafting discussions, I stressed the importance of the protection of policyholders and worked with NCOIL to ensure that issue remained in the Model. As is always the case with NCOIL models, states are free to change any provisions they deem appropriate. State interest in IBTs has continued to grow significantly since initially discussing IBTs at the 2018 NCOIL Annual Meeting, making it that much more important to send this Model to the states and adequately address the issue."

During the drafting discussions, NCOIL legislators and staff heard from a wide array of interested parties including: PricewaterhouseCoopers, LLC (PWC); the Oklahoma Dept. of Insurance; the Reinsurance Assoc. of America (RAA); the Rhode Island Dept. of Business Regulation; Enstar; New York Life; the American Council of Life Insurers (ACLI); Brighthouse Financial; International Solutions Services, LLC; Faegre Baker Daniels, LLP; the National Organization of

Insurance Business Transfer Model Cont'd

Life & Health Insurance Guaranty Associations (NOLGHA); the National Conference of Insurance Guaranty Funds (NCIGF); and the American Property & Casualty Insurance Association (APCIA).

The purpose of the Model is “to provide options to address the significant limitations in the current methods available to insurers to transfer or assume blocks of insurance business in an efficient and cost-effective manner that provides needed legal finality for such transfers in order to provide for improved operational and capital efficiency for insurance companies, stimulates the economy by attracting segments of the insurance industry to the state, make this state an attractive home jurisdiction for insurance companies, encourages economic growth and increased investment in the financial services sector and increases the availability of quality insurance industry jobs in this state.”

Highlights of the Model include requirements that the IBT applicant notify interested parties such as: the chief insurance regulator in each jurisdiction in which the applicant holds or has ever held a certificate of authority, and in which policies that are part of the subject business were issued or policyholders currently reside; the National Conference of Insurance Guaranty Funds, the National Organization of Life and Health Insurance Guaranty Associations and all state insurance guaranty associations for the states in which the applicant holds or has ever held a certificate of authority, and in which policies that are part of the subject business were issued or policyholders currently reside; reinsurers of the applicant pursuant to the notice provisions of the reinsurance agreements applicable to the policies that are part of the subject business, or where an agreement has no provision for notice, by internationally recognized delivery service; all policyholders holding policies that are part of the subject business, at their last-known address as indicated by the records of the applicant or to the address to which premium notices or other policy documents are sent; and by publication in a newspaper of general circulation in the state in which the applicant has its principal place of business and in such other publications that the Commissioner requires.

The Model also requires that the Insurance Business Transfer Plan must be filed by the applicant with the Insurance Commissioner for his or her review and approval. The Plan must include information such as: a summary of the Insurance Business Transfer Plan; an identification and description of the subject business; the most recent audited financial statements and statutory annual and quarterly reports of the transferring insurer and assuming insurer filed with their domiciliary regulator the most recent actuarial report and opinion that quantify the liabilities associated with the subject business; pro-forma financial statements showing the projected statutory balance sheet; results of operations and cash flows of the assuming insurer for the three (3) years following the proposed transfer and novation; the officers' certificates of the transferring insurer and the assuming insurer attesting that each has obtained all required internal approvals and authorizations regarding the Insurance Business Transfer Plan and completed all necessary and appropriate actions relating thereto; the proposal for Plan implementation and administration, including the form of notice to be provided under the Insurance Business Transfer Plan to any policyholder whose policy is part of the subject business; a full description as to how such notice shall be provided; a description of any reinsurance arrangements that would pass to the assuming insurer under the Insurance Business Transfer Plan; a description of any guarantees or additional reinsurance that will cover the subject business following the transfer and novation; a statement describing the assuming insurer's proposed investment policies and any contemplated third-party claims management and administration arrangements; a description of how the transferring and assuming insurers will be licensed for guaranty association coverage purpose; and evidence of approval or nonobjection of the transfer from the chief insurance regulator of the state of the transferring insurer's domicile.

Importantly, the Insurance Business Transfer plan must also contain a report from an independent expert, selected by the Commissioner from a list of at least two nominees submitted jointly by the transferring insurer and the assuming insurer, to assist the Commissioner and the court in connection with their review of the proposed transaction. Should the Commissioner, in his or her sole discretion, reject the nominees, he or she may appoint the independent expert. The Model sets forth specific requirements for what the independent expert report must contain such as the independent expert's opinion of the likely effects of the Insurance Business Transfer Plan on policyholders and claimants, distinguishing between transferring policyholders and claimants, policyholders and claimants of the transferring insurer whose policies will not be transferred, and policyholders and claimants of the assuming insurer.

Insurance Business Model Cont'd

The Model then requires the Commissioner to authorize the submission of the Plan to the court unless he or she finds that the Insurance Business Transfer would have a material adverse impact on the interests of policyholders or claimants that are part of the subject business. Within thirty (30) days after notice from the Commissioner that the applicant may proceed with the court filing, the Model then directs the applicant to apply to the court for approval of the Insurance Business Transfer Plan.

Following a court hearing, which the Model requires all parties to be notified of and provides them the opportunity to present evidence or comments if he, she, or itself considers to be adversely affected by the transfer, the Model requires the court to enter a judgment and implementation order if the court finds that the implementation of the Insurance Business Transfer Plan would not materially adversely affect the interests of policyholders or claimants that are part of the subject business.

The judgment and implementation order shall: order implementation of the Insurance Business Transfer Plan; order a statutory novation with respect to all policyholders or reinsureds and their respective policies and reinsurance agreements under the subject business, including the extinguishment of all rights of policyholders under policies that are part of the subject business against the transferring insurer, and providing that the transferring insurer shall have no further rights, obligations, or liabilities with respect to such policies, and that the assuming insurer shall have all such rights, obligations, and liabilities as if it were the original insurer of such policies; release the transferring insurer from any and all obligations or liabilities under policies that are part of the subject business; authorize and order the transfer of property or liabilities, including, but not limited to, the ceded reinsurance of transferred policies and contracts on the subject business, notwithstanding any non-assignment provisions in any such reinsurance contracts. The subject business shall vest in and become liabilities of the assuming insurer; order that the applicant provide notice of the transfer and novation in accordance with the notice provisions in Section 5 of the Model; and make such other provisions with respect to incidental, consequential and supplementary matters as are necessary to assure the Insurance Business Transfer Plan is fully and effectively carried out.

The Model also requires the Commissioner to promulgate regulations that are consistent with the Model, rather than authorizing the Commissioner to do so, and states that no Insurance Business Transfer Plan shall be approved in a State unless and until such regulations are promulgated. NCOIL CEO, Commissioner Tom Considine, stated, "IBTs can be a driver for economic expansion which makes it vital for the states to understand the tools and guidelines that this Model has to offer. These are complex transactions, and making sure the appropriate regulations are promulgated before an IBT is approved is critical in ensuring both businesses and consumers are properly protected. Thank you to the Committee, and a special thanks to Asm. Garbarino and Rep. Moore for sponsoring this and getting the Model to a good place to be ready to send to the states."

NCOIL Concludes Hybrid 2020 "Summer" Meeting in Alexandria

NCOIL concluded a successful 2020 "Summer" Meeting at the Hilton Alexandria Old Town in Alexandria, Virginia. This meeting was the first ever hybrid meeting – allowing both in-person and virtual participation. There were 219 total registered attendees – 91 in-person and 128 virtual – consisting of 30 legislators from 16 states, one first-time legislator, 5 Insurance Commissioners (or equivalent), and 9 insurance departments represented. The seven policy committees all met, as well as the Special Committee on Natural Disaster Recovery.

NCOIL President Matt Lehman (Rep. – IN) stated, "I am very pleased with the high attendance of both in-person and virtual participants, all things considered. Although different, this meeting was as successful as any other NCOIL meeting. Thank you to everyone for their continued dedication to NCOIL."

Participants at the Welcome Breakfast were greeted by VA Insurance Commissioner Scott White, followed by remarks from Steve Livengood – Director of Public Programs and Chief Guide at the Capitol Historical Society. Additionally, during the all-attendee breakfast, President Lehman announced the creation of a Special Committee on Race and Insurance Underwriting to be chaired by NCOIL Past President Neil Breslin (Sen. – NY). Frank Donnatelli – who served in various positions in the Reagan administration including Assistant

Hybrid 2020 “Summer” Meeting Cont’d

to the President for Political and Intergovernmental Affairs Deputy Assistant to the President for Public Liaison – delivered the Keynote address during the luncheon.

The agenda was highlighted by the adoption of four NCOIL Model Laws – the NCOIL Private Primary Residential Flood Insurance Model Act by the Special Committee on Natural Disaster Recovery, sponsored by NC Sen. Vickie Sawyer and FL Rep. David Santiago; the NCOIL Model Act Concerning Statutory Thresholds for Settlements Involving Minors by the Financial Services & Multi-Lines Issues Committee, sponsored by TX Rep. Tom Oliverson, M.D. and KY Rep. Joe Fischer – NCOIL Secretary; and the NCOIL Short Term Limited Duration Insurance Model Act by the Health Insurance & Long-Term Care Issues Committee, sponsored by IN Rep. Martin Carbaugh.

There were two fascinating and timely general sessions: “COVID-19: Testing, Treatment, and Vaccination”; and “Future Pandemics: Approaches to Dealing with Business Interruptions”.

“I was very pleased to moderate the general session on COVID-19 testing, treatment and vaccination developments,” said Rep. Oliverson, Chair of the NCOIL Workers’ Compensation Insurance Committee. “It was very beneficial to hear the latest on where we are at in terms of getting a vaccine ready for widespread distribution, as well as what has and hasn’t worked best in testing for and treating the virus.”

“Business interruption coverage has been one of the most important issues facing the economy throughout the past several months,” said MN Sen. Paul Utke – Vice Chair of the NCOIL Workers’ Compensation Insurance Committee and moderator of the business interruption general session. “There is still a lot of work to be done to ensure that both consumers and the industry are better protected in any future pandemics, but the general session made clear that everyone is working tirelessly to develop solutions.”

“Thank you to Commissioner White for being a wonderful host to us in Old Town,” NCOIL CEO, Commissioner Tom Considine said. “There was a great deal of business we were able to conduct by making this a hybrid conference. Although we are still operating far from normal, NCOIL has remained very active since we last convened in Charlotte for the Spring Meeting. I believe ours was the last in-person national meeting before the COVID shutdown, and I am proud that NCOIL was the first large organization to host a national meeting with significant in-person participation as the nation returns to normal,” he continued.

“I am very happy that I could see so many familiar faces safe and healthy in Alexandria. Hopefully, we will be fully back together in Tampa for the December meeting,” Considine concluded.

The Joint State-Federal Relations met to discuss Europe’s Insurance Regulatory Response to COVID-19 with Matt Brewis, Director of General Insurance and Conduct Specialists at the Financial Conduct Authority (FCA) speaking to the attendees via Zoom from the U.K. The Committee also heard a presentation on “Federal Response to Dynamex: Discussion on U.S. Department of Labor Employee Classification Regulation” by James Paretti, Jr., Shareholder at Littler Mendelson P.C., and Joe Capurro, President of the California Applicants Attorneys Association (CAAA).

The Workers’ Compensation Insurance Committee heard a presentation titled “State of the Line” – An Update on the Status of and Trends in the Workers’ Compensation Insurance Marketplace with Jeff Eddinger, Senior Division Executive of Regulatory Business Management for the National Council on Compensation Insurance (NCCI). Dr. Richard Victor, Sedgwick Fellow at the Sedgwick Institute, gave a presentation titled “Scenarios for the 2030s: Threats and Opportunities for Workers’ Compensation Systems.”

The Committee also received an update on State COVID-19 Workers’ Compensation Presumption Executive Orders/Statutes/Regulations from Jason Marcus, Legislative Chair for CAAA; Erin Collins, Vice President of State Affairs for the National Association of Mutual Insurance Companies (NAMIC); and Frank O’Brien, Vice President of State Government Relations for the American Property Casualty Insurance Association (APCIA).

The NCOIL-NAIC Dialogue consisted of an update on State Adoption of Amended NAIC Credit for Reinsurance Models, a discussion on NAIC’s Casualty Actuarial and

Hybrid 2020 “Summer” Meeting Cont’d

Statistical Task Force (CASTF), a discussion on NAIC Climate and Resiliency (EX) Task Force, a discussion on the NAIC’s position on pandemic business interruption issues and the NAIC’s business interruption COVID-19 data call, and a discussion on proposed changes to SSAP No. 71.

In addition to the adoption of the NCOIL Model Act Concerning Statutory Thresholds for Settlements Involving Minors, the Financial Services & Multi-Lines Issues Committee discussed the introduction of the NCOIL Insurer Division Model Act, sponsored by CT Sen. Matt Lesser.

The Life Insurance & Financial Planning Committee heard a presentation from Kweilin Ellingrud, Leader of Life and Annuities Practice in North America & Senior Partner at McKinsey & Company on “COVID-19 and the Insurance Industry – Not Just a P&C Issue”. The Committee also heard an educational presentation on life insurance settlements.

In addition to the adoption of the NCOIL Short Term Limited Duration Insurance Model Act, the Health Insurance & Long-Term Care Issues Committee discussed the introduction of the NCOIL Telemedicine Authorization and Reimbursement Model Act, sponsored by NY Asw. Pam Hunter, Chair of the Committee.

The Committee continued discussion on the NCOIL Transparency in Dental Benefits Contracting Model Act, sponsored by AR Rep. Deborah Ferguson, Vice Chair of the Committee, and ND Rep. George Keiser; and the NCOIL Vision Care Services Model Act, sponsored by OH Sen. Bob Hackett.

Committee minutes are posted [here](#).

Private Primary Residential Flood Insurance Model Act

At the NCOIL “Summer” Meeting in Alexandria, VA, the organization adopted the NCOIL Private Primary Residential Flood Insurance Model Act sponsored by FL Representative David Santiago and NC Senator Vickie Sawyer. The measure passed on a voice vote by the NCOIL Special Committee on Natural Disaster Recovery and was affirmed by the Executive Committee.

NCOIL President Matt Lehman (Rep. – IN) stated, “This Model is extremely critical and timely as the nation is amid hurricane season. As of our meeting, the National Hurricane Center has named 20 storms in just over three months. The Hurricane Center literally ran out of traditional names for storms and had to use the Greek alphabet to name subtropical storm Alpha. With weeks to go in the 2020 hurricane season, it is our responsibility as state legislators and for those of us insurance agents to make more options available and be transparent with consumers on their financial plan. Many homeowners do not realize that flood insurance is not already part of their policy. Natural disasters cannot be controlled, but there is control over protection for the potential immense destruction and loss.”

The NCOIL Special Committee for Natural Disaster Recovery first met at the 2019 Spring Meeting in Nashville, TN. Over a dozen legislators from 13 states serve on the Committee representing coastal and inland states that have suffered flooding, hurricanes, tornadoes, and wildfires in the past few years. NCOIL 2019 President, LA Senator Dan “Blade” Morrish appointed NC Senator Vickie Sawyer as the Committee Chair during an interim call of the Committee in June 2019. Additionally, during that interim call, the Committee heard from legislators and interested parties on the best course of action regarding the private flood insurance market.

NC Sen. Vickie Sawyer stated, “I greatly appreciate the opportunity to join the NCOIL leadership team and to work with the committee on an issue where I have personally seen such devastating effects in my home state. As an insurance agent, state Senator, and resident of a coastal state, I see all too often that we need solutions to help communities after a natural disaster. I am honored to have been able to chair the committee and sponsor the Private Primary Residential Flood Insurance Model Act.”

The initial drafting discussion for the NCOIL Private Primary Residential Flood Insurance Model began at the 2019 Spring Meeting, previously taking the form of proposed *Cont’d on Page 9*

Private Primary Residential Flood Insurance Model Act Cont'd

amendments to an existing NCOIL Model Act - the NCOIL State Flood Disaster Mitigation and Relief Model Act. The Committee then decided to develop a standalone Model Act, initially titled the NCOIL Private Flood Insurance Model Act. The Model is based partly on existing Florida legislation that has proven to be very successful in facilitating expansion of the private flood insurance market.

During the drafting discussions, NCOIL legislators and staff heard from a wide array of interested parties including: Federal Emergency Management Association (FEMA), National Association of Mutual Insurance Companies (NAMIC), American Property Casualty Insurance Association (APCIA), National Association of Realtors (NAR), Lisa Miller & Associates, Independent Insurance Agents and Brokers of America (IIABA), Reinsurance Association of America (RAA), State Farm Insurance Company, United Policyholders (UP), National Association of Insurance Commissioners (NAIC), Farmers Insurance Group, Center for Economic Justice (CEJ), National Association for Professional Insurance Agents (NAPIA), Wholesale and Specialty Insurance Association (WSIA), and others.

The purpose of the Model is “to provide protection of lives and property from the peril of flood,” and is “designed to encourage a robust private primary residential flood insurance market to provide consumer choices and alternatives to the existing National Flood Insurance Program (NFIP).

Highlights of the Model include: a recommendation that states utilize a “use and file” or “file and use” rate filing system for private flood insurance coverage; a requirement that an insurer must attest that the rates are based on actuarial data, methodologies, standards, and guidelines relating to flood that are not excessive, inadequate, or unfairly discriminatory; and a recommendation that states do not impose greater filing requirements for private flood insurance form filings than the State requires for other property lines of insurance. The Model also requires important disclosures to be made to consumers such as: a requirement that if a consumer currently has no coverage under the NFIP, the consumer must be informed of the existence of the NFIP before placing the consumer application with private flood insurance; and that all consumers, including those that currently have coverage under the NFIP, must be informed that the coverage under the NFIP may be provided at a subsidized rate and that the full-risk rate for flood insurance may apply to the property if the applicant later seeks to reinstate coverage under the program.

The Model also sets forth that a state’s diligent effort law shall not apply to flood coverage under an insurance policy issued by an eligible surplus lines insurer unless and until the Commissioner certifies in a bulletin or order that the admitted private flood insurance market is adequate; and states that writing private flood insurance does not constitute participation in the property insurance market for purposes of determining participation in the state’s residual market program.

NCOIL CEO, Commissioner Tom Considine, stated, “2020 has been a record-breaking year in many distressing ways, hurricanes just one of them. With regard to natural disasters, we know all too well that not enough people are insured when a catastrophic event occurs. I am pleased with the hard work of the Special Committee and the outcome of the NCOIL Private Primary Residential Flood Insurance Model which is the result of much discussion and compromise between several legislators and interested parties.”

Short-Term Limited Duration Insurance Model Act

At the NCOIL “Summer” Meeting in Alexandria, VA on September 26, the organization adopted the NCOIL Short Term Limited Duration Insurance Model Act (Model) sponsored by IN Representative Martin Carbaugh. The measure passed on a voice vote by both the NCOIL Health Insurance & Long Term Care Issues Committee and NCOIL Executive Committee.

Short-term limited-duration insurance (STLDI) is a type of health insurance that provides coverage to policyholders for a period of as little as a month to as long as three years. This type of coverage is exempt from the definition of individual health insurance coverage under the Patient Protection and Affordable Care Act (PPACA) and is therefore not subject to the PPACA provisions that apply to the individual market. States regulate STLDI in varying ways.

Short-Term Limited Duration Insurance Model Act Cont'd

The Model was introduced at the NCOIL 2019 Summer Meeting in Newport Beach, California and is based on Indiana HB 1631 which was also sponsored by Rep. Carbaugh and signed into law in 2019. The Model provides a framework for those states that permit the sale of STLDI. Importantly, the Model includes a drafting note that makes clear that states are not required to offer STLDI, and notes that “for states that choose to offer such plans, this Model is intended to serve as a framework that can be adjusted accordingly to meet each state’s needs.”

Rep. Carbaugh said, “Thank you to everyone who worked on this Model. When comparing the first draft of the Model to the version that was adopted, it is clear that we made sure to hear from those with differing views on short-term plans and make necessary changes. I am a strong supporter of short-term plans and firmly believe that they can help people meet their healthcare needs. Immediately after sponsoring similar legislation in Indiana, I proposed to develop this Model at NCOIL knowing that it was the perfect forum to provide states guidance who are looking to foster a short-term plan marketplace.”

During the drafting discussions, NCOIL legislators and staff heard from a wide array of interested parties including Jim Parker, Senior Advisor to the Secretary of Health and Human Services (HHS) for Health Reform; Jan Dubauskas, VP, Senior Counsel at Health Insurance Innovations (HII); Jeff Smedsrud, President of Pivot Health; Michelle Lilienfeld, Sr. Attorney at the National Health Law Program (NHLP); The Honorable Glen Mulready, Commissioner of the Oklahoma Department of Insurance; Brian Blase, President & CEO of Blase Policy Strategies; the National Association of Insurance and Financial Advisors (NAIFA); the American Medical Association; the Health Benefits Institute; and the BlueCross BlueShield Association.

“This Model is a great example of how NCOIL can examine an issue and develop policy in a fair and efficient manner,” said NY Assemblywoman Pam Hunter, Chair of the NCOIL Health Committee. “Opinions differ on the value of short-term plans, but nonetheless the Model represents a solid framework for states to utilize when offering such plans.”

“It is great to see that NCOIL is still being productive and offering states guidance in the form of model legislation even during these unprecedented times”, said IN Representative Matt Lehman, NCOIL President. “I am also proud to see my colleague and fellow Hoosier guide this Model through towards final adoption. We’ve seen positive results in Indiana following enactment of our short-term plan law, and I am confident that the states that choose to adopt the Model will see the same.”

The purpose of the Model is to establish standards for the regulation of short-term plans that may be sold in a State.

Highlights of the Model include requiring that a short-term plan have an annual limit of at least two million dollars (\$2,000,000) and requiring that short-term plans provide coverage for ambulatory patient services, hospitalization, emergency services, and laboratory services.

The Model also requires that an insurer that issues a short-term plan to disclose to an applicant, in bold, 12 point type: that the short term insurance plan is not required to include coverage for all ten (10) of the essential health benefits required under the PPACA and specify the essential health benefits where no coverage is offered; that the short term insurance plan does not necessarily provide the full coverage that is required under PPACA; and that the full coverage required by the PPACA may be secured during the next PPACA annual open enrollment, which typically commences on November 1 and can be found at <https://www.healthcare.gov/quickguide/dates-and-deadlines/>. An insurer is also required to obtain the signature of an applicant to whom those disclosures are made.

NCOIL CEO, Commissioner Tom Considine, stated, “Thank you both to Rep. Carbaugh for sponsoring this Model and to Chairwoman Hunter for holding productive hearings that resulted in significant changes, and thank you also to the Committee for deliberating on the Model in a careful but efficient manner. I think short-term plans can really provide help to consumers, particularly when Exchange programs may be unaffordable. For example, in instances where a consumer is close to Medicare age and wants to put as much money as possible into their business, a short-term plan can be a great, cost-effective option that still provides robust coverage.”

NCOIL Concludes Virtual DC Fly-In

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 Asm. 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 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.

The Fly-In included 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 Announces Creation of Special Committee on Race in Insurance Underwriting

IN Rep. Matt Lehman, NCOIL President, announced the creation of an NCOIL Special Committee on Race in Insurance Underwriting during the 2020 NCOIL “Summer” Meeting in Alexandria, Virginia. NY Sen. Neil Breslin, former NCOIL President, will Chair the Committee.

Rep. Lehman said, “After careful deliberations with my fellow officers, we all determined that NCOIL needs to take a more active role in framing the discussions around race and insurance underwriting that can have a huge impact on both policyholders and the insurance industry as a whole. I am pleased to say that each of my fellow officers has agreed to serve on the Committee. By no means have we sat idly by on the sidelines as society has confronted these issues, but we all agreed that as an organization comprised of state insurance legislators who are charged with developing and making law, NCOIL’s voice needs to be heard.”

Senator Breslin stated, “I am honored to Chair this Committee. The insurance industry has been among those industries that has taken steps to review and, in some instances, change, certain established ways of doing business in an effort to address systemic bias and racism. The thoughts and views of state insurance legislators are extremely valuable as these important decisions occur which is why forming this Committee is so vital.

“The Committee will study race-related issues in insurance underwriting and work to maintain the proper constitutional jurisdiction of State legislatures over the significant public policy issues related to regulating the business of insurance,” continued Breslin. “We want to make sure that any decisions made on such issues are made with input by state insurance legislators – those with the proper authority to make such decision as set forth in the McCarran-Ferguson Act seventy-five years ago.”

“I commend Senator Breslin for his leadership in Chairing the Committee,” said Rep. Lehman. “Neil is someone who is greatly respected not only at NCOIL, but by the constituents he serves and the insurance industry. As Chair of the Senate Insurance Committee in one of the most diverse states in our country, he is certainly the right man for the job.”

The Committee will hold hearings at the NCOIL Annual Meeting in Tampa, Florida. The Committee is charged with: taking testimony, discussing, and defining the term “proxy discrimination” – an undefined term that has been used by many when discussing insurance rating, and has even been included in regulatory-related documents; and discussing the wisdom of certain rating factors being used in insurance underwriting, such as zip code, and level of education.

“I look forward to hearing from experts on these important issues,” said Rep. Lehman. “We’re going to make sure that the hearings are guided by actuarial and data-driven presentations, not by opinion testimony from non-experts.”

NCOIL CEO, Commissioner Tom Considine said, “Representative Lehman, his fellow officers, and Senator Breslin, have really shown tremendous leadership in forming this Committee and asserting NCOIL in the important conversations that have been taking place around race in insurance underwriting. Forming this Committee shows commitment to reviewing the insurance legislative and regulatory system in order to determine whether current practices exist in our system that disadvantage minorities because of their status, while recognizing that changes to the system, including determinations regarding rating variables, must ultimately be made in a legislative forum.”

“The United States’ state-based regulatory system has effectively protected consumers and helped create the largest, most competitive and innovative insurance market in the world. As both a former state insurance commissioner and now as CEO of NCOIL, I know firsthand from two perspectives that now is certainly not the time for Congress to wade into insurance underwriting. Our state-based system is a model to be held up and supported by the federal government. NCOIL will continue to be vigilant in guarding against any efforts to encroach upon said system,” concluded Considine.

NCOIL Concludes Hybrid 2020 Annual Meeting in Tampa

NCOIL concluded a successful hybrid 2020 Annual Meeting (Meeting) in Tampa, Florida from December 9th – 12th at the Tampa Marriot Water Street Hotel. There were 246 participants for the Annual Meeting- 60 in-person and 186 virtual- consisting of 37 legislators from 19 states, one first time legislator, four Insurance Commissioners (or equivalent), and 11 insurance departments represented. The seven policy Committees all met, as well as the first meeting of the Special Committee on Race in Insurance Underwriting.

NCOIL CEO, Commissioner Tom Considine said, “I am very pleased with the turnout at this year’s Annual Meeting. It was great to see so many participants, both in-person and virtual, who are committed to discussing the important insurance and health issues even during these highly unusual times. After our successful hybrid “Summer” Meeting, we felt confident in again offering a hybrid format to make sure that everyone who wanted to participate in the Meeting could do so in whichever manner they were most comfortable. Of course, we certainly are looking forward to when we can get back to having our regular in-person meeting when COVID19 is behind us.”

The Meeting began with the first Meeting of the Special Committee on Race in Insurance Underwriting, Chaired by New York Senator Neil Breslin.

“The first meeting of this Committee went very well. The various speakers we had who have different views on these issues really benefited the Committee and laid the groundwork for the Committee’s work going forward. We were able to discuss the overall insurance ratemaking statutory framework, the definition of “Proxy Discrimination”, and insurer’s use of certain rating factors in underwriting such as zip code, credit score and level of education. I look forward to 2 evaluating the discussions, conferring with my colleagues and determining the Committee’s next steps” said Senator Breslin.

“I believe the Special Committee got off to an excellent start,” stated NCOIL President Matt Lehman (Representative, IN). “We heard positive comments from a number of participants that the program was well-structured, with witnesses representing a broad diversity of perspectives and opinions, and was nonetheless conducted in a respectful manner,” he continued. “We will continue our work in this important area to wherever the facts take us,” Lehman concluded.

There were three fascinating and timely general sessions: “Bitcoin and Beyond: What is this Stuff and How do We Insurance it?”; “What Next for Federal Healthcare? A New Presidency – SCOTUS Decision Looming”; “and “Medical Cannabis: Evaluating the Evidence.”

Dr. Lawrence “Lars” Powell, Director of the University of Alabama Center for Insurance Information and Research, also delivered a presentation during the legislator luncheon titled “Examining the Insurability of a Pandemic.”

The Joint State-Federal Relations & International Insurance Issues Committee met to hear an update on pandemic business interruption coverage proposals. The speakers included Congresswoman Carolyn Maloney (NY-12), Chair of the U.S. House Committee on Oversight and Reform and lead sponsor of the Pandemic Risk Insurance Act (PRIA), as well as Deirdre Manna, Senior VP, Head of Gov’t & Industry Affairs and Peter Caminiti, Property Technical Director of Zurich North America. The Committee also heard from Stephen Frank, President & CEO of the Canadian Life & Health Insurance Association, regarding that segment of Canada’s insurance marketplace response to COVID-19, and re-adopted the NCOIL Market Conduct Annual Statement Model Act.

During the meeting of the Health Insurance & Long-Term Care Issues Committee, the Committee continued discussion on the NCOIL Telemedicine Authorization and Reimbursement Act, sponsored by Health Committee Chair New York Assemblywoman Pam Hunter, and adopted the NCOIL Transparency in Dental Benefits Contracting Model Act, sponsored by Health Committee Vice Chair Arkansas Representative Deborah Ferguson and North Dakota Representative George Keiser. The NCOIL Model Act Regarding Air Ambulance Patient Protections, sponsored by Texas Representative Tom Oliverson, M.D., and West Virginia Delegate Steve Westfall, was also introduced and discussed.

NCOIL Concludes Hybrid 2020 Annual Meeting in Tampa Cont'd

Asw. Pamela Hunter stated: "During these uncertain times of COVID-19 and quarantine, the use of telemedicine really became a practical answer for people who were not sure if and when they would be able to leave the house for a medical appointment. Now that we know how well it works, it makes sense to make permanent the use of this helpful technology."

The Financial Services & Multi-Lines Issues Committee, continued discussion of the NCOIL Insurer Division Model Act, sponsored by Connecticut Senator Matt Lesser. The Committee also discussed COVID-19 Insurance Modernization Initiatives, which touched upon different ways the insurance industry has adapted throughout COVID-19 including allowing for remote notarization, and relaxing certain producer licensing requirements.

CT Sen. Matt Lesser stated, "Following the adoption by NCOIL of its Insurance Business Transfer (IBT) Model Act, those of us in states with a Corporate Divisions Law believe that solution should also be represented in a Model so that businesses can choose what works best for them, and States can adopt the solution that best fits their marketplace."

The Workers Compensation Insurance Committee heard a very timely presentation titled "The ABCs of Experience Rating" from Gerald Ordoyne of the National Council on Compensation Insurance (NCCI), and heard from a panel of experts as to how Florida's workers' compensation insurance marketplace has responded to COVID-19.

The NCOIL – NAIC Dialogue, consisted of an update on state adoption of the NAIC's amended Credit for Reinsurance Models, an update on proposed changes to SSAP No. 71, a discussion on the NAIC's Special Committee on Race in Insurance, and a discussion on the NAIC's Market Conduct Annual Statement (MCAS) Blanks (D) Working Group. Florida Insurance Commissioner and 2021 NAIC President David Altmaier, and Oklahoma Insurance Commissioner Glen Mulready participated in the discussions on behalf of the NAIC. "As someone who has participated in these Dialogue sessions from both sides, I can say that they are quite productive and helpful to both the NAIC and to NCOIL. In my view, the spirit of cooperation on behalf of state regulation of insurance has never been stronger than it is in 2020 under Presidents Ray Farmer (NAIC) and Matt Lehman (NCOIL)" stated Mulready.

Following that, the Life Insurance & Financial Planning Committee heard a pair of very interesting presentations, one from Jordan Martell, VP, Innovation Council at Pacific Life titled "Regulatory Challenges and Temp-to-Perm Efforts in a Touchless Society", and the other from Brooks Tingle, President & CEO of John Hancock Insurance titled "Accelerating Life Insurance Innovation to Create Meaningful Change."

The Property & Casualty Insurance Committee continued discussion on the NCOIL Distracted Driving Model Act, sponsored by California Assemblyman Ken Cooley, NCOIL Vice President, and Ohio Senator Bob Hackett, and heard an update on the status of no-pay no-play laws throughout the country. Also, the NCOIL Coronavirus Limited Immunity Model Act, sponsored by P&C Committee Chair Kentucky Representative Bart Rowland and co-sponsored by Rep. Lehman, was introduced and discussed. Amendments to the NCOIL Post Assessment Property and Liability Insurance Guaranty Association Model Act, sponsored by Asm. Cooley, were also introduced and discussed.

The Executive Committee adopted the Nominating Committee's recommendation to re-elect the current roster of NCOIL Officers for 2021 due to the unprecedented year of 2020. Accordingly, Indiana Representative Matt Lehman will remain as NCOIL President; California Assemblyman Ken Cooley will remain as NCOIL Vice President; New York Assemblyman Kevin Cahill will remain as NCOIL Treasurer; and Kentucky Representative Joe Fischer will remain as NCOIL Secretary. Arkansas Senator Jason Rapert and Indiana Senator Travis Holdman, Co-Chairs of the Nominating Committee, will remain as NCOIL Immediate Past Presidents.

Senator Holdman stated "The decision to keep the current slate of Officers the same for 2021 was not easy, but after careful deliberations, we agreed that it was the right thing to do both for the organization as a whole, as well as to give the Officers a more full Officer experience."

Senator Rapert stated "NCOIL has done a great job of adapting to the challenges that COVID-19 has brought throughout the year and this decision is yet another of illustration of that.

NCOIL Concludes Hybrid 2020 Annual Meeting in Tampa Cont'd

The Executive Committee also honored NCOIL Past President New York Senator Jim Seward by adopting a Resolution declaring him an Honorary Member of NCOIL, effective upon Senator Seward's retirement from the New York State Senate at the end of this year. "Sen. Seward embodies all that is good about NCOIL," stated Considine, "the outpouring of support for this bipartisan gentleman was overwhelming from both sides of the aisle."

New York Senator Neil Breslin, former NCOIL President, stated "No one is more deserving of being an Honorary Member of NCOIL than Jim Seward. I have worked with Jim on so many issues in New York and at NCOIL meetings. He is a wonderful person and has contributed so much to NCOIL."

Senator Seward stated "I am extremely honored by this Resolution. NCOIL is such an important organization and the fact that my colleagues chose to recognize my service over the years really means a lot."

The Executive Committee also appointed Indiana Senator Andy Zay and West Virginia Delegate Steve Westfall to the NCOIL Executive as Chairs of their state's Insurance Committees.

NCOIL President, IN Rep. Matt Lehman stated, "I was very impressed with the set-up of all of the meeting rooms for this conference. We had a very large room that was spread out to meet social distancing requirements and ensure that everyone who attended in-person felt comfortable. The hybrid format worked very well, although I think it's safe to say that I'm not the only one who is looking forward to the day we can all be in the same room when discussing these important issues."

Committee meeting minutes will be posted soon [here](#).

Recordings of all meetings and sessions will also be posted on the NCOIL YouTube Channel soon.

The 2021 NCOIL Spring Meeting is scheduled to take place in Washington, DC from March 11th—14th . Registration will open after January 1, 2021.