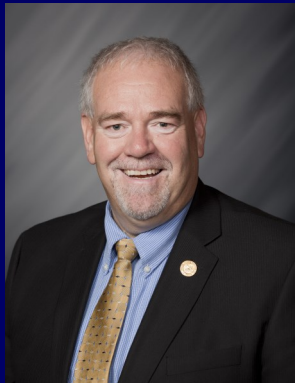




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**NCOIL Annual Meeting  
November 17-20, 2021  
[REGISTER NOW](#)**



Rep. Matt Lehman, IN  
President



Thomas B. Considine  
NCOIL CEO



Asm. Ken Cooley, CA  
Vice President

## From the President's Desk *Rep Matt Lehman (IN)*

I remember it so clearly. We were in Austin, Texas concluding a very successful NCOIL Annual Meeting. Everyone was looking forward to their flights home, and no one had ever heard of COVID. Outgoing NCOIL President Louisiana Senator Dan “Blade” Morrish congratulated me as I officially began my service as NCOIL President.

Fast forward nearly two years, there is a new U.S. President, several COVID vaccines, schools have opened...closed...and opened...and I'm **still** NCOIL President – what happened?! In all seriousness, it's been an honor to have served as NCOIL President during these unprecedented times, and I am proud to see NCOIL stronger than ever. I was able to do my job successfully thanks to my fellow NCOIL officers, other legislative colleagues, and NCOIL staff that worked tirelessly to improve NCOIL.

I would like to utilize my final column in the NCOIL Newsletter to share some observations about what we've accomplished in these past two years as well as what we as legislators can do in the future to further advance the organization. As we have seen first-hand, the insurance landscape is changing rapidly and an organization with the reach and stature of NCOIL is essential in helping legislators get the information they need to create impactful insurance laws and be educated on current and longstanding insurance issues.

Coming from an insurance background, I knew how important it would be for legislators to understand the complexities of the industry to effectively craft legislation. That is why I got involved in NCOIL right after I was elected to the legislature and encouraged my colleagues in Indiana and across the country to do so too. I am proud to say that both the number of legislators attending NCOIL meetings as well as the number of states represented at NCOIL meetings has increased steadily over the past several years.

The outbreak of COVID-19 cast doubt on how we would continue to meet and collaborate on insurance legislation. We were proud to continue operations as close to “normal” as possible by offering hybrid national meetings to adapt to the realities we faced. To my knowledge, NCOIL is the only organization of its kind that has continued to offer an in-person attendance option for its national meetings since the start of the pandemic – I'm very proud of that .



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

While conducting meetings on Zoom was certainly no one's preference, NCOIL was able to continue adopting important model laws and offering an educational forum on timely issues ranging from pandemic business interruption insurance coverage to the challenges of ransomware. While Zoom will remain an important tool that will help us conduct interim Committee meetings, I'm very happy that NCOIL will be back to hosting a fully in-person national meeting starting this November with our upcoming Annual Meeting in Scottsdale, AZ.

During my time as President, I was also proud to have formed the Special Committee on Race in Insurance Underwriting to review certain established ways of doing business to address any systemic bias and racism. Through the work of that Committee, Chaired by former NCOIL President, NY Senator Neil Breslin, NCOIL was a national leader on issues such as defining the term "proxy discrimination" and evaluating the use of certain rating factors in insurance underwriting. While that Committee has sunset since it met its charges, I'm looking forward to leading the work on the issue of insurance score transparency which was transferred to the P&C Committee for further discussion. I cannot thank Neil Breslin enough for his dedication and truly excellent work leading this committee.

The value of participating at NCOIL has never been stronger. Being able to interact with legislators from across the country about issues facing insurance public policy has never been more important. I encourage legislators from all 50 states to get involved and add your voice and perspectives to this national forum.

Serving as President of NCOIL has been one of the great honors of my professional career. The model legislation, lively discussions, networking and all other NCOIL activities would not have been possible without the dedicated work of so many people dedicated to crafting the best legislation possible.

I want to thank the past NCOIL Presidents for providing such a great example for leading the organization. I look forward to continuing my service as an NCOIL Officer in the role of Immediate Past President, and seeing NCOIL continue to grow for many years to come.

See you in Scottsdale.

*Matt*

## NCOIL Releases 2021 Annual Meeting 30 Day Materials

The National Council of Insurance Legislators (NCOIL) released the 30-day materials for the 2021 Annual Meeting in Scottsdale, Arizona from November 17-20.

NCOIL CEO, Commissioner Tom Considine said, "We are looking forward to the Annual Meeting, as it will be NCOIL's first conference with fully in-person attendance since March of last year. With a number of interesting topics up for discussion, a really impressive number of attendees, and a great city, the Annual Meeting is shaping up to be very successful."

Among the highlights for the Annual Meeting agenda are:

- The Workers' Compensation Committee will discuss developments in the area of federal preemption of the state-based workers' compensation insurance system, and hear a presentation on the pending litigation of Matilde Ek v. See's Candies Inc. and its potential impact on the workers' compensation marketplace.
- The Joint State-Federal Relations & International Insurance Issues Committee will consider the NCOIL Resilient Revolving Loan Fund Model Act, and hear perspectives on the National Flood Insurance Program's (NFIP) new rating methodology – Risk Rating 2.0: Equality in Action – from speakers including The Honorable Andrew Garbarino (NY-02) – U.S. House of Representatives

*Cont'd on Page 3*

## Future NCOIL Meetings:

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 2023  
March 9—12  
San Diego, CA

## 30 Day Materials cont'd

- The Life Insurance & Financial Planning Committee will hear from the National Association of Insurance and Financial Advisors (NAIFA) on the issue of protecting vulnerable adults from financial exploitation, and receive an update on paid family medical leave developments.
- The Financial Services & Multi-Lines Issues Committee will: consider the NCOIL Remote No-tarization Model Act; further discuss the NCOIL Uniform Captive Insurer Model Act; and discuss the introduction of the NCOIL Insurance Regulatory Sandbox Model Act.

The Property & Casualty Insurance Committee will hear a presentation on state efforts to lower the uninsured motorist population, and discuss the collapse of the Surfside Condominiums in Florida and the implications for the future relationship between property insurance and building standards.

- The Health Insurance & Long Term Care Issues Committee will consider three Model Laws: the NCOIL Telemedicine Authorization and Reimbursement Model Act; the NCOIL Model Act Regarding Air Ambulance Patient Protections; and the NCOIL Accumulator Adjustment Program Model Act.

Three important and interesting general sessions will be held: Insurance Score Transparency; Prior Authorization in HealthCare – Are Gold Cards the Answer?; and Man's Best Friend But Not Insurable?

"Tom and the staff have done a great job of putting together an interesting agenda that has attracted a high number of legislators and interested parties from across the country to come to Scottsdale for the meeting," said IN Rep. Lehman, NCOIL President. "I'm looking forward to engaging in important policy discussions, and seeing many who will be traveling for the first time since the pandemic started."

As of November 1, there are 284 registered attendees, including 65 legislators and 7 Insurance Commissioners.

The full agenda can be viewed here: <http://ncoil.org/2021-ncoil-annual-meeting-registration/>

## NCOIL Concludes Sixth Annual D.C. Fly-In to Educate Members of Congress

Manasquan, NJ: A bi-partisan group of NCOIL legislators from State Legislatures around the country met in Washington DC to educate Members of Congress and their staff about the vital importance of state-based regulation of insurance and its success for more than 70 years.

Participating legislators included: IN Rep. Matt Lehman, NCOIL President; CA Asm. Ken Cooley, NCOIL Vice President; KY Rep. Joe Fischer, NCOIL Secretary; NY Asm. Pamela 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; and MN Sen. Paul Utke, Vice Chair of the NCOIL Workers' Compensation Insurance Committee. They, together with NCOIL CEO, Commissioner Tom Considine, and staff, participated in dozens of meetings with Senators, House Members, 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.

Meetings included Senate Minority Leader Mitch McConnell and senior staff to Congresswoman Carolyn Maloney, Chair of the House Committee on Oversight and Reform.

## NCOIL Concludes Sixth Annual D.C. Fly-In Cont'd

"Members of Congress and their staff need to know the importance of the state-based system of insurance regulation and be cautioned against enacting bills that undercut and weaken the McCarran-Ferguson Act," said IN Rep. Matt Lehman, NCOIL President. "Any attempts to weaken the state-based system of insurance regulation, which has created the largest, most competitive insurance market in the world, can have disastrous consequences for our mutual constituents, consumers, and companies. It is therefore critically important that we have a continuous dialogue with Congress to make sure our insurance policy goals are aligned."

NCOIL legislators discussed the preservation of the McCarran-Ferguson Act; the Prohibit Auto Insurance Discrimination (PAID) Act as being preemptive of the very heart of state insurance regulation – auto insurance underwriting; the need for a long-term reauthorization and modernization of the National Flood Insurance Program (NFIP); amending the Airline Deregulation Act (ADA) to allow states the authority to regulate air ambulances; and amending the Employee Retirement Income Security Act of 1974 (ERISA) to add a statutory waiver provision so that States could seek ways to apply their particular reforms to all health insurance plans whose members all reside in that State – including self-insured plans of a certain number of members.

"It was great for NCOIL to return to The Hill for a series of extremely productive, in-person meetings with Members of Congress and their staff" said NCOIL CEO, Commissioner Tom Considine. "While last year's "virtual fly-in" was great as well, you really do miss the camaraderie and ability to clearly communicate policy positions with Zoom meetings. It is comforting leaving Washington knowing that there is increased knowledge about the importance of preserving the proven state-based system of insurance regulation."

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



Manasquan, NJ – NCOIL CEO Commissioner Tom Considine, General Counsel Will Melofchik, and Coordinator of Administration Pat Gilbert are getting ready to participate in "No-Shave November" for the sixth consecutive year.

"For the last 6 years, the NCOIL staff have tossed aside their razors for the month of November, and this year, we are itching to do the same. 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" 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. 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 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.

*Cont'd on Page 5*

## No-Shave November Cont'd

NCOIL General Counsel, Will Melofchik, said, "I am proud to say this is the sixth 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. Last year, one of my sisters was diagnosed with breast cancer. Luckily, she was able to courageously defeat it and is doing great with her family. This year, No-Shave November means even more to me and my family."

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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## It's Not Too Late to Register for the NCOIL Annual Meeting

Registration for the 2021 NCOIL Annual Meeting at the Westin Kierland in Scottsdale, AZ from November 17th—20th is open.



*See a tentative schedule on page 7 or view at the NCOIL website [here](#)*

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## Annual Meeting Hotel Block Update

Due to the tremendous amount of interest in the Meeting, our hotel block is now sold out.

Please know that there are limited rooms available at the [AC Hotel Scottsdale North](#), which is just 0.2 miles away from the conference hotel.

There are also rooms available at the [Westin Kierland Villas](#), about 1 mile away from the conference hotel, and the [Scottsdale Marriott at McDowell Mountains](#), about 2.9 miles away from the conference hotel.

If more rooms become available at the conference hotel, we will be sure to follow-up with information.

Please do not hesitate to reach out to us with any questions at the NCOIL National Office at 732-201-4133

**Reminder that Contributing States are eligible for two legislator stipends per National Meeting to help underwrite the cost of participating.  
Click below for more information**

**Please call the NCOIL office at 732-201-4133 with any questions.**

## **LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES**

**CLICK HERE FOR MORE INFORMATION**

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### **NCOIL One on One**

Part one of our three part NCOIL One on One interview with Assemblyman Ken Cooley is out now, click on the link [here](#) to learn more about your fellow NCOIL Member.

If you haven't had a chance to watch previous interviews with NCOIL President, IN Representative Matt Lehman, NY Assemblywoman Pam Hunter, OH Sen. Bob Hackett, AR Rep. Deborah Ferguson, ND Sen. Jerry Klein, and LA Rep. Edmond Jordan please visit our YouTube channel [here](#).

Thank you to everyone who has participated so far!

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### **Don't Miss the NCOIL YouTube Channel: Subscribe Today**

Weren't able to attend our past meetings? Good news— you can visit our YouTube channel for recordings of past meetings. Sessions from the Summer Meeting in Boston are posted on our YouTube channel now.

Visit the link below to subscribe to view past meetings, watch our NCOIL One-on-One episodes to get to know NCOIL legislators better, and to keep up to date on all things NCOIL!

<https://www.youtube.com/channel/UCe09Z77z4q6HG1kv3fDG7Bg>

## NCOIL 2021 ANNUAL MEETING TENTATIVE SCHEDULE

### WEDNESDAY, NOVEMBER 17TH

Budget Committee	5:30 PM	-	6:00 PM
Welcome Reception	6:00 PM	-	7:00 PM

### THURSDAY, NOVEMBER 18TH

Welcome Breakfast	8:15 AM	-	9:45 AM
Networking Break	9:45 AM	-	10:00 AM
Health Insurance & Long Term Care Issues Committee	10:00 AM	-	11:30 AM
NCOIL Innovation Series	11:30 AM	-	12:45 PM
The Institutes Griffith Foundation Legislator Luncheon	12:45 PM	-	1:45 PM
Financial Services & Multi-Lines Issues Committee	1:45 PM	-	3:00 PM
Networking Break	3:00 PM	-	3:15 PM
Workers Compensation Insurance Committee	3:15 PM	-	4:30 PM
Nominating Committee (Members Only)	4:30 PM	-	5:30 PM
CIP Member & Sponsor Reception	5:15 PM	-	6:15 PM

### FRIDAY, NOVEMBER 19TH

Life Insurance & Financial Planning 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	-	1:30 PM
Health General Session	1:30 PM	-	2:30 PM
Networking Break	2:30 PM	-	2:45 PM
Property & Casualty Insurance Committee	2:45 PM	-	4:15 PM
Articles of Organization & Bylaws Revisions Committee	4:15 PM	-	4:45 PM
IEC Board Meeting	4:45 PM	-	5:30 PM

### SATURDAY, NOVEMBER 20TH

General Session	9:00 AM	-	10:15 AM
Networking Break	10:15 AM	-	10:30 AM
Joint State-Federal Relations & International Insurance Issues Committee	10:30 AM	-	12:00 PM
Business Planning Committee & Executive Committee	12:00 PM	-	1:00 PM