

**Inside this issue :**

Year in Review	P. 1- 16
Annual Meeting Minutes	P. 16
Meeting Registration	P. 17
Stipend Information	P. 17
Spring Meeting Schedule	P. 18



Asm. Ken Cooley, CA
President



Thomas B. Considine
NCOIL CEO



Asm. Kevin Cahill, NY
Vice President

NCOIL 2021 Year in Review

NCOIL Concludes Successful Annual Meeting in Scottsdale, AZ

Manasquan, NJ – The nation's premier legislator-led insurance public policy organization, the National Council of Insurance Legislators (NCOIL) concluded a successful 2021 Annual National Meeting (Meeting) in Scottsdale, AZ from November 17th – 20th at the Westin Kierland. In what was the organization's return to fully-in person attendance with no virtual option provided, NCOIL set an all-time attendance record with 357 participants consisting of 70 legislators from 25 states, 22 first-time legislators, seven Insurance Commissioners (or equivalent), and 12 insurance departments represented.

"In my final meeting as President, I'm extremely proud of all that we have accomplished as an organization, especially with how unprecedented these past two years have been," said Indiana Rep. Matt Lehman, who concluded his two terms as NCOIL President at the conclusion of the Meeting. "I couldn't be happier with the turnout at this Meeting - especially the number of first time legislators. We've now had back-to-back meetings where we have had over twenty first-time legislators. It's really great to see our attendance numbers reach an all-time high even with COVID still being a disrupting factor in society. I look forward to seeing the organization continue to grow and succeed while developing timely and important model laws."

NCOIL CEO, Commissioner Tom Considine said, "Scottsdale was a wonderful location for our first meeting back to fully in-person attendance, and everyone really enjoyed the city." Considine continued, "As an organization that is made up of legislators, we are always thrilled to see new legislators attend their first NCOIL Meeting. The only way for us to continue to grow is by having dedicated legislators attend our meetings and engage in important insurance public policy discussions. We're all looking forward to another year of continued growth and success."

The Meeting began with the Budget Committee meeting on Wednesday evening, followed by the Welcome Breakfast the following morning where participants were greeted by Arizona Insurance Director Evan Daniels. After the Welcome Breakfast, the Health Insurance & Long-Term Care Issues Committee, Chaired by New York Assemblywoman Pamela Hunter, met



Rep. Tom Oliverson MD, TX
Treasurer



Rep. Deborah Ferguson, AR
Secretary



Rep. Matt Lehman, IN
Immediate Past President



Sen. Jason Rapert, AR
Immediate Past President

NCOIL Concludes Sixth Annual DC Fly-in to Educate Members of Congress About the Importance of State Based Insurance Regulation

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 Asw. 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.

"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 Concludes Successful Annual Meeting in Scottsdale, AZ cont'd

and adopted three new model laws: the NCOIL Accumulator Adjustment Program Model Act; the NCOIL Model Act Regarding Air Ambulance Patient Protections; and the NCOIL Telemedicine Authorization and Reimbursement Model Act.

The NCOIL Innovation Series continued with a discussion on Insurance Score Transparency. The discussion included Gary Sanginario, CPCU, AVP, from LexisNexis Risk Solutions, PJ Smith, Sr. Director of Product Management from LexisNexis Risk Solutions, Amy Bach, Executive Director of United Policyholders, and Jesse McKendry, Senior VP of Insurance for Metromile. Other general sessions held during the Meeting included: "Prior Authorization in HealthCare – Are Gold Cards the Answer?"; and "Man's Best Friend but Not Insurable?"

Cont'd on Page 3

Future NCOIL Meetings:

Spring 2022
March 3—6
Las Vegas, NV
Harrah's

Summer 2022
July 13—16
Jersey City, NJ
Hyatt Regency

Annual 2022
November 16—19
New Orleans, LA
Sheraton New Orleans
Hotel

Spring 2023
March 9—12
San Diego, CA
The Westin San Diego
Gas Lamp Quarter

Summer 2023
July 19—23
Minneapolis, MN
Marriot Minneapolis
City Center

NCOIL Concludes Successful Annual Meeting in Scottsdale, AZ cont'd

The Institutes Griffith Foundation also hosted a legislator luncheon during which Dr. David Pooser, Associate Professor of Risk Management at St. John's University, delivered a presentation titled "Direct-to-Consumer Insurance: Discussing the Model and Exploring its Impact."

The Financial Services & Multi-Lines Issues Committee, chaired by Louisiana Representative Edmond Jordan, met and adopted the NCOIL Remote Notarization Model Act, and the NCOIL Uniform Captive Insurer Model Act. The Committee also re-adopted the NCOIL Identity Theft Protection Model Act and discussed the first draft of the NCOIL Insurance Regulatory Sandbox Model Act.

The Workers' Compensation Insurance Committee, Chaired by Texas Representative Tom Oliverson, M.D., met and heard presentations on Texas occupational injury management and the pending case of Matilde Ek v. See's Candies Inc. The Committee also adopted a Resolution Opposing Federal Monitoring of the State-Based Workers' Compensation System .

The day concluded with the meeting of the Nominating Committee which voted to recommend a slate of new officers for next year. Arkansas Representative Deborah Ferguson, DDS will serve as Secretary, the first step in the NCOIL Officer ranks, and Texas Representative Tom Oliverson, M.D., will serve as Treasurer. The Nominating Committee also continued the advancement of California Assemblyman Ken Cooley, who will now serve as President, and New York Assemblyman Kevin Cahill, who will serve as Vice President. Outgoing President Indiana Representative Matt Lehman will serve alongside Arkansas Senator Jason Rapert as Immediate Past Presidents. The full body elected the slate on Saturday.

"I look forward to my term as NCOIL President and continuing to increase state legislator participation at NCOIL. I was very pleased with the amount of first-time legislator attendees in Scottsdale and I believe it is an indicator of where we are heading as an organization," said California Assemblyman Ken Cooley, new NCOIL President.

The following day began with the meeting of the Life Insurance & Financial Planning Committee which discussed several issues including legislative and regulatory obstacles to the recruitment and retention of insurance producers, protecting vulnerable adults from financial exploitation, and paid family medical leave developments.

A very productive NCOIL-NAIC Dialogue was then held which included an impressive lineup of NAIC representatives: Alaska Director Lori Wing-Heier, Florida Commissioner and NAIC President David Altmaier, Idaho Director and NAIC President-Elect Dean Cameron, Indiana Commissioner Amy Beard, Montana Commissioner Troy Downing, and Oklahoma Commissioner Glen Mulready. Additionally, NAIC CEO Commissioner Mike Consedine also attended. The Dialogue included updates on State adoption of the NAIC Credit for Reinsurance Models, the NAIC Special Committee on Race and Insurance, and the new NAIC Letter Committee which will focus on innovation, technology, and cybersecurity in the insurance sector.

Longtime New York Assemblyman, NCOIL participant, and current Congressman Andrew Garbarino (NY-02) delivered the Keynote Address at Friday's luncheon. Congressman Garbarino spoke about his experiences in Congress thus far and stressed to the first-time legislator attendees how valuable NCOIL can be for those looking to learn more about important insurance public policy issues.

The day concluded with a meeting of the Property & Casualty Insurance Committee, chaired by Kentucky Representative Bart Rowland. The Committee discussed state efforts to lower the uninsured motorist population, safety and insurance requirements for all terrain vehicles, and how the collapse of the Surfside condominiums in Florida might have an impact on property insurance and building standards going forward.

NCOIL Concludes Successful Annual Meeting in Scottsdale, AZ cont'd

The Joint State-Federal Relations & International Insurance Issues Committee, chaired by Ohio Senator Bob Hackett, met on Saturday morning and adopted the NCOIL Resilient Re-solving Loan Fund Model Act which is intended to implement provisions of the federal Safe-guarding Tomorrow Through Ongoing Risk Mitigation (STORM) Act. The Committee also heard from Congressman Garbarino and others on the National Flood Insurance Program's new rating methodology: Risk Rating 2.0, and re-adopted the NCOIL Company Licensing Modernization Model Act.

There were also two workshops during the course of the Meeting focused on educating legislators and providing them with methods on how to conduct effective legislative oversight. The workshops were led by Ben Eikey, Manager of State Training and Communications at the Levin Center at Wayne State Law; Carmen JM Simon, Evaluation & Strategic Planning Consultant; and Sara Gelser, Oregon Senate Majority Whip and Chair of the Oregon Senate Committee on Human Services, Mental Health and Recovery.

Assemblyman Cooley continued "Representative Lehman has done an incredible job as President, especially during such tumultuous times, and the organization is set up to succeed in large part because of his dedication."

"I'm looking forward to meeting in Las Vegas in March where the agenda will again be filled with important issues to discuss and model laws to develop," Cooley concluded.

NCOIL Elects New Officer Team

Scottsdale, Arizona - The nation's premier legislator-led insurance public policy organization, the National Council of Insurance Legislators (NCOIL), elected CA Assemblyman Ken Cooley President, NY Assemblyman Kevin Cahill Vice-President, TX Representative Dr. Tom Oliverson Treasurer, and Arkansas Representative Dr. Deborah Ferguson as Secretary for the upcoming year.



"I am proud of the bipartisan friendships and solutions that NCOIL promotes and I consider it a great honor to be asked to take on duties as NCOIL President during 2022," stated Cooley.

NCOIL is a national legislative organization with the nation's 50 states as members, represented principally by legislators serving on their states' insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act seventy six years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.

"This has been a unique time to be NCOIL President" said IN House Majority Leader Matt Lehman, who concluded his term as NCOIL's President at the Annual Meeting. "I certainly never planned to be NCOIL President for two years, and could not have done so without the tremendous support and assistance of the other NCOIL officers and our staff over this period."

"Ken's unique background has made him nationally respected among his lawmaker peers in the 50 states for his collaborative style and thoughtful insurance public policy insights," Lehman concluded.

Cont'd on Page 5

NCOIL Elects New Officer Team Cont'd

"NCOIL owes a debt of gratitude to President Matt Lehman for his service during the trying times of the pandemic these past two years," stated Cahill. "I have tremendous confidence in Assemblyman Cooley to carry the mantle forward over the next year, and am honored to serve as Vice President," he concluded.

"I often tell people that 'everything I know about insurance I learned at NCOIL' and now I am both honored and delighted to join its officer ranks as Treasurer," stated Oliverson, who also chairs the Texas House of Representatives Insurance Committee.

Rep. Ferguson stated "I am honored to serve as an officer and help guide NCOIL. I am grateful to have an organization like NCOIL. I have learned so much from the in-depth policy discussions on insurance issues in a non-partisan atmosphere. The model legislation and discussions inform my legislative decisions in Arkansas."

Asm. Cooley continued, "[a]s a national organization of state legislators, NCOIL focuses on helping legislators solve insurance availability and operation problems back home and this makes its meetings very practical and bipartisan. NCOIL is the only national public policy organization I've been active with as a California Assemblymember since 2013."

"Everyone associated with NCOIL is exceptionally appreciative to Matt Lehman for his tireless leadership over these past two years; we owe him a great debt," said NCOIL CEO Commissioner Tom Considine.

"We are also fortunate to have the new officer corps the membership has elected. Ken Cooley has proven, at NCOIL, the NAIC and in the CA legislature, to be one of the most insightful and thoughtful insurance minds in the country. Kevin Cahill is a real leader as the NY Assembly Insurance Chair in addition to his fine work at NCOIL. Also, NCOIL has set a new precedent with the election of two doctors as officers, as well as a welcome return of a woman officer after too long an absence," Considine continued. "Tom Oliverson and Deborah Ferguson have been leaders in their states on insurance issues and at NCOIL for a number of years and will be excellent officers," Considine concluded.

"I look forward to maintaining NCOIL's strong tradition of collegial problem-solving," Cooley concluded.

NCOIL Urges Congress to Pass NFIP Reauthorization Legislation

Manasquan, NJ- The National Council of Insurance Legislators (NCOIL) urges a timely reauthorization of the National Flood Insurance Program (NFIP) before its expiration on September 30th.

"As we enter the second half of an already incredibly active hurricane season, it is essential that Congress pass, and President Biden signs, legislation reauthorizing the NFIP so that millions of consumers don't lose access to affordable flood coverage. Consumers must be protected, especially during such a damaging hurricane season," said IN Rep. Matt Lehman, NCOIL President.

"We urge swift reauthorization of the NFIP to avoid any disruption to consumers and their homes, businesses, and personal property. Further, this proverbial kicking the can down the road through a series of short-term extensions must stop. Congress and the President must come together to finally pass a long-term reauthorization of the NFIP that ensures consumers are protected and creates an environment for the private flood insurance market to work in tandem with the NFIP," said Commissioner Tom Considine, NCOIL CEO.

NCOIL Concludes Successful Hybrid 2021 Summer Meeting in Boston, MA

Manasquan, NJ – The National Council of Insurance Legislators (NCOIL) concluded a successful hybrid 2021 Summer National Meeting in Boston, MA on July 17th at the Westin Boston Waterfront. 350 total attendees participated in the Summer Meeting – 273 in person and 77 virtually consisting of 68 legislators from 29 states, 28 first time legislators, 5 Insurance Commissioners (or equivalent), and 12 insurance departments. The seven policy Committees all met, as well as the fifth and final meeting of the Special Committee on Race in Insurance Underwriting.

NCOIL President, Indiana Rep. Matt Lehman said, “I couldn’t be happier to see the number of people who decided to attend this meeting in person. Things felt like they were beginning to get back to normal during our Spring Meeting in Charleston, and this meeting confirms it. People are ready to see each other in person and discuss important issues face to face. I have high hopes for our Annual Meeting returning fully back to normalcy.”

NCOIL CEO, Commissioner Tom Considine said, “Boston was a spectacular location for our Summer Meeting, and attendees really enjoyed the city. We were so pleased with Massachusetts Governor Charlie Baker’s Keynote Address and I know that everyone really enjoyed hearing from him.” Considine continued, “This Meeting also had an extremely high number of first-time legislators. As an organization that is comprised of legislators, we were thrilled to see the number of legislators who chose to attend their first NCOIL Meeting. The way for us to continue to grow is by having dedicated legislators attend our meetings and engage in important insurance public policy discussions.”

The Meeting began with the Audit and Budget Committee Meetings on Wednesday afternoon, followed by the Welcome Breakfast where participants were greeted by Dominick Ianno, Head of State Government Relations at MassMutual.

After the Welcome Breakfast, the Workers’ Compensation Insurance Committee heard from Jeff Eddinger, Executive Director, Regulatory Business Management at the National Council on Compensation Insurance (NCCI) who delivered a “State of the Line” presentation focusing on the status of and trends in the workers’ compensation insurance marketplace; and from Steve Wurzelbacher, PhD, CPE, ARM, Director – Center for Workers’ Compensation Studies (CWCS), National Institute for Occupational Safety and Health (NIOSH), Centers for Disease Control and Prevention (CDC), who delivered a presentation titled “Using Workers’ Compensation Data and Systems to Improve Safety and Health.” The Committee also re-adopted the following Model Laws: Trucking/Messenger Courier Industries Workers’ Comp Model Act; Model Agreement Between Jurisdictions to Govern Coordination of Claims and Coverage; Model State Structured Settlement Protection Act (NSSTA/NASP Compromise Model).

The Institutes Griffith Foundation hosted a legislator luncheon during which Dr. Brad Karl, Distinguished Associate Professor in Risk Management & Insurance and the Chair of the Department of Finance & Insurance in the College of Business at East Carolina University, delivered a presentation titled “Surplus Lines Insurers: A Market Outside the Regulated Market.”

The Special Committee on Race in Insurance Underwriting, Chaired by New York Senator Neil Breslin, adopted three resolutions: Resolution Regarding the Use of Certain Rating Factors; Resolution Regarding the Use of Artificial Intelligence in Underwriting; Resolution Regarding Insurance Score Transparency. The Resolutions focused on artificial intelligence and insurance score transparency refer certain issues to NCOIL standing policy committees. Having met its charges, the Committee now sunsets pursuant to NCOIL bylaws.

Senator Breslin said, “The Committee has made great progress since its inception, and I am very proud of all of its hard work. Since its first meeting in December, the Committee heard differing perspectives from numerous speakers on extremely important issues. While the Committee now sunsets, several of the issues the Committee discussed will now be referred to standing NCOIL policy committees for further discussion and possible development of NCOIL model laws. I look forward to being involved in those conversations.”

NCOIL Concludes Successful Hybrid 2021 Summer Meeting in Boston, MA cont'd

The Joint State-Federal Relations & International Insurance Issues Committee heard from Roderick Scott, Board Chair of the Flood Mitigation Industry Association who led a panel discussion on developing a potential NCOIL model law focused on the implementation of the federal Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Act. The Committee also heard from Tony Hake of the Federal Emergency Management Agency (FEMA) on its new rating methodology for the National Flood Insurance Program- Risk Rating 2.0: Equity in Action. Catherine Fisk, Barbara Nachtrieb Armstrong Professor of Law at UC Berkley School of Law, and representatives from the National Association of Insurance and Financial Advisors (NAIFA) also briefed the Committee on the federal Protecting the Right to Organize (PRO) Act (H.R. 842/S.420)

The day concluded with the Life Insurance & Financial Planning Committee meeting where the Hon. Mary Jo Hudson, Partner at Squire, Patton, Boggs and Former Ohio Insurance Director, and Karen Schutter, Executive Director of the Interstate Insurance Product Regulation Commission (IIPRC), briefed the Committee on IIPRC developments; Bradford Campbell, Partner at Faegre, Drinker, Biddle & Reath, LLP discussed federal retirement initiatives; and Peter Gallanis, President of the National Organization of Life & Health Guaranty Associations (NOLHGA) provided an update on the status and future of life and health insurance guaranty associations.

Friday began with the meeting of Financial Services & Multi-Lines Issues Committee. The Committee: further discussed the pending Remote Notarization Model Law, sponsored by LA Rep. Edmond Jordan, Chair of the Committee; heard from Richard Smith, President of the Vermont Captive Insurance Association, Sandy Bigglestone, Director of the Vermont Insurance Department's Captive Insurance Division, and Dave Provost, Deputy Commissioner of the Vermont Insurance Department's Captive Insurance Division, on Vermont's globally successful captive insurance market and how it relates to the pending NCOIL Uniform Captive Insurer Model Act, sponsored by Sen. Jason Rapert (AR), NCOIL Immediate Past President; and heard an update on state insurance regulatory sandboxes.

The NCOIL-NAIC Dialogue was very productive and included Idaho Insurance Director and NAIC President-Elect Dean Cameron, Oklahoma Insurance Cmsr. Glen Mulready, and Mississippi Insurance Cmsr. Mike Chaney. The dialogue included discussion on Environmental, Social, and Governance Issues which consisted of updates on the NAIC Special Committee on Race in Insurance and Regulating Climate Change Risks. There was also a discussion on the International Monetary Fund 2020 Financial Sector Assessment Program Review of the US Financial Regulatory System, and the Federal Insurance Office's (FIO) request for information (RFI) regarding the personal auto insurance market.

MA Rep. Jamie Murphy introduced Massachusetts Governor Charlie Baker, who delivered the Keynote Address at Saturday's luncheon. Governor Baker spoke on the efforts that Massachusetts took to ensure its citizens were prepared to tackle COVID-19, including borrowing the New England Patriot's private jet to transport three million masks from China, through Alaska and back to Boston. He also spoke on the importance of state-based government and regulatory policies, and the value of bi-partisanship.

The day concluded with the Property & Casualty Insurance Committee meeting which was very active. The Committee: heard an update on property & casualty insurance guaranty funds from National Conference of Insurance Guaranty Funds (NCIGF) representatives; discussed recently enacted post-disaster claims handling legislation sponsored by Oregon Rep. Pam Marsh, Chair, of the Oregon House Committee on Energy and Environment; discussed the warranty legislative and regulatory landscape; and re-adopted the NCOIL Property/Casualty Flex-Rating Regulatory Improvement Model Act.

The Health Insurance & Long Term Care Issues Committee was the last policy committee to meet and was very productive. Discussion continued on the NCOIL Telemedicine Authorization and Reimbursement Model Act, sponsored by Asw. Hunter, and the NCOIL Accumulator Adjustment Program Model Act, sponsored by AR Rep. Deborah Ferguson, Vice Chair of the Committee, AR Sen. Jason Rapert, ND Rep. George Keiser, and Asw. Hunter. Additionally, a

NCOIL Concludes Successful Hybrid 2021 Summer Meeting in Boston, MA cont'd

panel of legal experts discussed the implications of recent litigation on the NCOIL Model Act Regarding Air Ambulance Patient Protections, sponsored by IL Rep. Thaddeus Jones; KY Rep. Deanna Frazier; TX Rep. Tom Oliverson, M.D.; and WV Del. Steve Westfall. The panel consisted of Chris Brady, General Counsel at Air Methods Corporation (AMC), Daniel Schwarcz, Fredrikson & Byron Professor of Law at the University of Minnesota Law School, and Charlotte H. Taylor, Esq., Partner at Jones Day. The Committee also re-adopted the NCOIL Employer-Sponsored Group Disability Income Protection Model Act.

There were also three interesting and timely general sessions: “Developments in Medical Treatment for Obesity”; “The Delicate Balance of Legislative Oversight”; and “Cyber Insurance: The Challenges of Ransomware and Beyond.”

The Summer Meeting concluded with the Business Planning and Executive Committee meeting.

NCOIL President, Indiana Rep. Matt Lehman said, “Based on the turnout of this meeting, I continue to be optimistic that the Annual Meeting will be very close to the pre-pandemic sense of normalcy, with all attendees joining us in Scottsdale in person. Boston was full of great discussions, excellent speakers, and a really high amount of first-time legislators. I know that I am not the only one looking forward to meeting again in Arizona where the agenda will be packed with issues to discuss and model laws to develop and adopt.”

NCOIL Special Committee on Race in Insurance Underwriting Adopts a Series of Resolutions

Manasquan, NJ – The National Council of Insurance Legislators (NCOIL) Special Committee on Race in Insurance Underwriting (Committee) adopted three Resolutions on the topic at the NCOIL Summer Meeting (Meeting) in Boston, MA on Thursday, July 15. New York Senator Neil Breslin Chairs the Committee which was formed in September of last year .

During the Meeting, the Committee adopted unanimously three resolutions sponsored by Sen. Breslin and Indiana Representative and NCOIL President, Matt Lehman: Resolution Regarding the Use of Certain Rating Factors (Rating Factor Resolution); Resolution Regarding the Use of Artificial Intelligence in Underwriting (AI Resolution); and Resolution Regarding Insurance Score Transparency (Transparency Resolution). The NCOIL Executive Committee adopted all three Resolutions unanimously on July 17.

Having met its charges, the Committee now sunsets pursuant to NCOIL bylaws. However, the AI and Transparency Resolutions refer certain issues to NCOIL standing policy committees for further discussion and consideration.

Specifically, the AI Resolution states that while NCOIL believes that the use of AI will surpass the use of individual factors in insurance underwriting, the issue falls beyond the Committee’s charges and therefore NCOIL should undertake a review of the use of AI in insurance underwriting through the committees of jurisdiction over each line of insurance to ensure that such use is not unfairly discriminatory.

The Transparency Resolution states that consumers, policymakers, insurance producers and the insurance industry would benefit greatly from additional transparency in the development and usage of insurance scores, similar to that used for credit scores, and refers the issue to the NCOIL Property & Casualty Insurance Committee to develop a Model Law on Transparency in Insurance Scores with the goal of achieving parity with the transparency in the development and usage by lenders & credit bureaus of credit scores .

Cont'd on Page 9

NCOIL Special Committee on Race in Insurance Underwriting Adopts a Series of Resolutions cont'd

The Rating Factor Resolution puts NCOIL on record as finding that it views as contrary to public policy and unfairly discriminatory the use of all data in the underwriting of private, non-commercial insurance that is: related to non-pending arrests, charges and indictments that do not result in conviction; related to convictions that do not relate in any way to fraud; or are not related to the insurability of a prospective or existing policyholder, and urges state legislatures to prohibit its use.

Additionally, the Rating Factor Resolution states that NCOIL does not find, at this time, based on current available data, any additional factors used in the underwriting of private, noncommercial insurance to be unfairly discriminatory, but does find that they could be potentially unfairly discriminatory in their application, and NCOIL recognizes that legislatures may conclude, either today or in the future, that such rating factors should be prohibited or restricted due to public policy and fairness considerations that are deemed to outweigh the actuarial justification and predictive value such factors may possess. Further, the Rating Factor Resolution noted that NCOIL believes the review of underwriting fairness is one that States should conduct on an annual basis.

Senator Breslin said, "I am honored to have Chaired this very important Committee and am proud of the work that we have accomplished. Since being formed, we have heard from a variety of speakers, all of whom were very knowledgeable with differing opinions and viewpoints. Hearing from such a diverse group of experts enabled the Committee to produce the strongest possible work product. The three Resolutions represent a sound and fair way to simultaneously meet the Committees charges and recognize that other issues should be referred to NCOIL standing policy committees having fallen outside the Committee's scope."

NCOIL CEO, Commissioner Tom Considine remarked, "Representative Lehman, Senator Breslin, and the Committee members deserve a ton of credit for all of their hard work throughout the past several months. The Committee was diligent from its inception in making sure to gather as much information as possible from a wide array of sources, while at the same time being mindful of the need to complete its charges in a timely fashion. I think it's fair to say that some Committee members would have preferred that it go farther, while others would have preferred it not go nearly as far. I think that is generally a good sign. As an organization, we will make sure to continue the critical work on the issues of AI and insurance score transparency through our standing policy committees."

NCOIL President, IN Rep. Matt Lehman, said, "When I formally announced the creation of this Committee last September, I said 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. As the organization representing state insurance legislators who have proper constitutional jurisdiction over the significant public policy issues related to regulating the business of insurance, NCOIL's voice needed to be heard."

"Indeed," Lehman continued, "NCOIL's voice has been heard and the organization has been a leader the past several months in taking important action in a timely manner while making sure that all voices and perspectives are heard."

"However, as the AI and insurance score transparency Resolutions state, just because the Committee has met its charges and completed its work, that does not mean that these issues are no longer important and need not be further examined. I am very interested in the discussions that will take place during the Property & Casualty Committee regarding the development of an insurance score transparency model law. That issue is one that I, both as a legislator and an agent, feel particularly strong about."

NCOIL Concludes Successful Hybrid 2021 Spring Meeting in Charleston, SC

Manasquan, NJ – The National Council of Insurance Legislators (NCOIL) concluded a successful hybrid 2021 Spring Meeting (Meeting) in Charleston, SC from April 15th – 18th at the Francis Marion Hotel. There were 281 participants for the Spring Meeting – 146 in person and 135 virtual consisting of 51 legislators from 23 states, 12 first time legislators, 8 Insurance Commissioners (or equivalent), and 14 insurance departments represented. The seven policy Committees all met, as well as the third meeting of the Special Committee on Race in Insurance Underwriting.

NCOIL President, Indiana Rep. Matt Lehman said, “Seeing the attendance in Charleston last week, I am convinced that we made the right decision in delaying the meeting to allow the vaccine to become more widely administered. The hybrid meeting format continued to work well, and we will most likely utilize that format again for the Summer meeting.”

NCOIL CEO, Commissioner Tom Considine said, “I am overwhelmed by the total turnout at this meeting. Even amid a global pandemic, meeting attendance is high, especially in-person legislator attendance. We surpassed the legislator and general attendance numbers from all three of last year’s meetings which is a great sign that people are getting more comfortable traveling as vaccine distribution continues and travel restrictions are lifted.” Considine continued, “As an organization principally represented by legislators, we are always looking to get more legislators involved, so we are very pleased to know that there were 12 first-time legislators at the Meeting. This Meeting was again extremely productive terms of developing sound insurance public policy that legislators can take back to their states for review and introduction.”

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

Senator Breslin said, “The Committee continues to have important discussions on the issues that must be addressed during these unprecedented times. We again heard from speakers with various views on topics and issues related to race and insurance underwriting. Having met its first charge of defining the term “proxy discrimination,” we will continue to work on our second charge of discussing rating factors and disparate impact. I am honored to Chair this Committee and to know that our organization is passionate about eliminating any unfair discrimination that exists in the industry.”

Participants at the Welcome Breakfast were greeted by SC Insurance Director and NAIC Immediate Past President, Ray Farmer, who was presented with the Regulatory Leadership Award for all his great work throughout the years. NCOIL President Lehman stated “there is no one more deserving of this award than Ray Farmer. He has done a tremendous job leading the NAIC in unprecedented times and has set a new high water mark for regulator-legislator cooperation.”

South Carolina Lieutenant Governor Pamela Evette, delivered Friday’s Keynote Address. Lieutenant Governor Evette spoke on her experience as President and CEO of Quality Business Solutions, and the impact she was able to make on small and medium sized businesses. She also spoke about her work with South Carolina Governor Henry McMaster, and the approach they took when dealing with the pandemic. South Carolina was the last state east of the Mississippi to shut down and the first to open back up, trying to limit the impact on businesses in South Carolina. Lieutenant Governor Evette is proud of is the Governor’s development of the Accelerated SC Task Force. This talk force brought together legislative body, local government, businesses, trade associations, higher ed, and K-12 to talk about the best way to reopen the state and how everyone can work together to make sure that a prosperous South Carolina comes out of the pandemic.

There were two interesting and timely general sessions: “The Future of the Long Term Care Industry in Light of COVID-19” and “Mandatory Police Liability Insurance and its Impact on Safety.”

NCOIL Concludes Successful Hybrid 2021 Spring Meeting in Charleston, SC cont'd

The Joint State-Federal Relations & International Insurance Issues Committee met to discuss the new federal balance billing Law, the “No Surprises Act”, where it heard from Chris Gammon, PhD, Senior Consultant at Compass Lexecon, and Assistant Professor of Health Administration at the University of Missouri. The Committee also heard from Matt Brewis, Director of General Insurance and Conduct Specialists at Financial Conduct Authority (FCA) on the UK Supreme Court’s Decision dealing with the FCA’s pandemic business interruption coverage test case, and from Professor Elizabeth McCluskey from the University of Massachusetts School of Law on ERISA- preemption in light of the U.S. Supreme Court’s decision in *Rutledge v. PCMA*.

Robert P. Hartwig, PhD, Clinical Associate Professor & Director, Risk and Uncertainty Management Center at University of South Carolina delivered a presentation during the legislator luncheon titled “COVID-19 – One Year Later.”

The NCOIL – NAIC Dialogue included an impressive lineup of NAIC representatives: Arkansas Commissioner Alan McClain, Florida Insurance Commissioner and NAIC President David Altmaier, Illinois Acting Director Dana Popish Severinghaus, Mississippi Commissioner Mike Chaney, Montana Commissioner Troy Downing, New York Executive Deputy Superintendent My Chi To, Oklahoma Commissioner Glen Mulready, and Director Farmer. The Dialogue continued discussion on the NAIC’s Special Committee on Race in Insurance, and an update on the status of state adoption of the NAIC’s amended credit for reinsurance model law and regulation. The session also included a discussion on the New York DFS Circular Letter No. 5 (2021 Re: Diversity and Corporate Governance), the NAIC’s meeting process, and a continued discussion of proposed changes to SSAP No. 71. NCOIL Vice President Ken Cooley (Asm.-CA), Chairman of the Dialogue, stated, “we appreciate the quality and depth of these discussions with our regulatory colleagues, and this Meeting represented a new high in terms of commissioner-level participation.”

The Life Insurance and Financial Planning Committee heard from Monique Morrissey, an Economist at the Economic Policy Institute, on retirement security initiatives in the Biden Administration, and from Martin Spit, Insurance Strategy & Transactions Leader at Ernst & Young, on megatrends that are defining the next wave of life insurance and retirement.

The Committee also adopted a “Resolution in Support of the Living Donor Protection Act”- sponsored by NV Asw. Maggie Carlton, Chair of the Committee, and PA Rep. Wendi Thomas, Vice Chair of the Committee, and supported by both the American Kidney Fund and the American Council of Life Insurers.

Rep. Thomas said, “I am particularly proud to sponsor this Resolution as it deals with a very important topic that is also quite personal to me. I have one friend who donated a kidney and another who received one. This Resolution strikes a good balance between the needs of living organ donors to protect their families’ financial futures and the need for life insurers to underwrite fairly.”

The Workers’ Compensation Insurance Committee heard from South Carolina Workers’ Compensation Executive Director Gary Cannon who discussed the South Carolina workers’ compensation marketplace and its responses to COVID-19. Mark Bertler, Executive Director of the California Staffing Agency Reform Association (CAL-SARA) and Pollie Pent, CAL-SARA Membership Chair and former California Dept. of Insurance Detective, brief the Committee on CAL-SARA’s recent formation and goals, and John Fuser, President & CEO of the Workers’ Compensation Research Institute (WCRI) delivered a presentation titled “The Early Impact of COVID-19 on Workers’ Compensation Claim Composition.”

The Financial Services & Multi-Lines Issues Committee amended and adopted the NCOIL Insurer Division Model Act, sponsored by CT Sen Matt Lesser. NCOIL Vice President Ken Cooley (Asm – CA) sponsored a substitute amendment that the Committee passed, and joined as sponsor. The Committee also discussed the development of an NCOIL Remote Notarization Model Act, and the captive insurance legislative landscape which included introduction of language for a potential NCOIL Captive Insurer Model Act.

NCOIL Concludes Successful Hybrid 2021 Spring Meeting in Charleston, SC cont'd

CA Asm. Ken Cooley stated, “This Insurer Division Model seeks 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. Now that NCOIL has adopted both an Insurance Business Transfer (IBT) Model Act, and an Insurer Division Model – similar but distinct restructuring mechanisms – NCOIL can truly be looked at as a leader in providing states guidance on insurance restructuring issues. We worked hard on this Model and I am confident that states will introduce it during future legislative sessions.”

The Health Insurance & Long-Term Care Issues Committee continued discussion on the NCOIL Telemedicine Authorization and Reimbursement Model Act, sponsored by Health Committee Chair New York Assemblywoman Pam Hunter, and the NCOIL Model Act Regarding Air Ambulance Patient Protections, sponsored by Texas Representative Tom Oliver-son, M.D., and West Virginia Delegate Steve Westfall. The Committee also discussed “Accumulator Adjustment Program State Model Language” developed by the All Copays Count Coalition which garnered significant interest from the Committee.

Asw. Pamela Hunter stated: “The Models discussed during the Committee deal with important and timely issues and, if adopted, have the potential to make a large impact in states. I am always pleased to see how much our members care about health insurance related issues, and look forward to continuing these discussions in Boston this Summer. We have done a good job to not rush through these discussions as it’s important that we ensure all voices and perspectives are heard on these issues.”

The Property & Casualty Insurance Committee was the last policy committee to meet and was very productive. The NCOIL Distracted Driving Model Act, sponsored by CA Asm. Ken Cooley and OH Sen. Bob Hackett, was adopted, as were amendments to the NCOIL Post Assessment Property and Liability Insurance Guaranty Association Model Act, sponsored by Asm. Cooley, and amendments to the NCOIL Peer to Peer Car Sharing Program Model Act, sponsored by P&C Committee Chair KY Rep. Bart Rowland. The NCOIL Fairness for Responsible Drivers Model Act, sponsored by ND Sen. Shawn Vedaa, was also introduced and discussed, and the Committee heard a presentation from Marsh & McLennan titled “Community Based Catastrophe Insurance: A Model for Closing the Disaster Protection Gap.”

Sen. Hackett stated “The process leading to the adoption of the Distracted Driving Model was NCOIL Model Law development at its finest. The Committee took its time, heard differing perspectives on the issues, while maintaining a respectful exchange of ideas. Thank you to everyone who was involved.”

The Meeting concluded with the Executive Committee Meeting, during which amendments to the NCOIL P&C Insurance Modernization Model Act defining the term “proxy discrimination”, previously adopted by the Special Committee on Race in Insurance Underwriting, and the NCOIL COVID-19 Limited Immunity Model Act, previously adopted by the P&C Committee, were adopted. The Executive Committee also welcomed two new members: Arkansas Senator Mathew Pitsch, Chair of Arkansas Senate Insurance Committee, and Michigan Representative Brenda Carter, Minority Vice Chair of the Michigan House Insurance Committee.

NCOIL President, Indiana Rep. Matt Lehman said, “The turnout at this meeting shows that more and more people are beginning to feel comfortable traveling, and I’m optimistic that by our November meeting in Scottsdale, we’ll be back to operating as we were prior to the pandemic. I am very proud to say that during these unprecedented times, NCOIL has not missed any meetings and has continued to work extremely hard in providing states guidance in the form of model laws and forums for substantive discussions.”

NCOIL Adopts Three New Health Model Laws During Annual Meeting in Scottsdale

Manasquan, NJ: - During the recently concluded 2021 National Council of Insurance Legislators (NCOIL) Annual National Meeting in Scottsdale, AZ, NCOIL, the nation's premier legislator-led insurance public policy organization, adopted three new NCOIL Model Laws. The Models were first passed via voice vote by the group's Health Insurance and Long-Term Care Issues Committee (Committee), Chaired by NY Asw. Pam Hunter, then adopted without dissent by the NCOIL Executive Committee.

The three new Model Laws are: the NCOIL Telemedicine Authorization and Reimbursement Model Act, sponsored by Asw. Hunter; the NCOIL Accumulator Adjustment Program Model Act, sponsored by AR Sen. Jason Rapert, NCOIL Immediate Past President, and co-sponsored by AR Rep. Deborah Ferguson, new NCOIL Secretary and Vice Chair of the Committee, ND Rep. George Keiser, former NCOIL President, and Asw. Hunter; and the NCOIL Model Act Regarding Air Ambulance Patient Protections, sponsored by WV Del. Steve Westfall and co-sponsored by IL Rep. Thaddeus Jones, KY Rep. Deanna Frazier, and TX Rep. Tom Oliverson, M.D., new NCOIL Treasurer.

Asw. Hunter stated "this Committee has worked very hard throughout the past year to make sure these Models were improved in response to the significant feedback received from the wide array of interested parties that were involved in this process. None of the Models adopted received unanimous Committee support, and that's ok. As we all know from our work in our respective state legislatures – everyone is not going to agree on everything, but it's important to always maintain a healthy and respectful exchange of ideas when it comes to insurance public policy issues." Hunter continued "and of course, consistent with NCOIL's philosophy on model laws, states aren't bound by the provisions in our models. Rather, they are intended to serve as a framework so that states can add or remove things if desired."

"During my last meeting as NCOIL President, it was great to see the Committee take action on such important issues," said IN Representative and outgoing NCOIL President Matt Lehman. "I was very pleased to see the Committee be so productive, and I look forward to participating in the Committee's great work going forward."

The NCOIL Telemedicine Authorization and Reimbursement Act (TARA) encourages health insurers and health care providers to support the use of telemedicine, and also encourages state agencies to evaluate and amend their policies and rules to remove any regulatory barriers prohibiting the use of telemedicine services. Having been introduced during the height of the COVID-19 pandemic, TARA is an acknowledgement that access to telemedicine is vital to ensuring the continuity of physical, mental, and behavioral healthcare for consumers during the pandemic and responding to any future outbreaks of the virus

Two issues in TARA that garnered significant attention were reimbursement levels for telemedicine services, and using telemedicine to satisfy network adequacy requirements. Ultimately, the Committee approved language in TARA that permits health insurers and healthcare providers to negotiate reimbursement levels, and permits health insurers to use telemedicine to satisfy network adequacy requirements with regard to healthcare services, but not exclusively.

Asw. Hunter said, "I am proud to have sponsored TARA as it deals with such an important issue. Telemedicine certainly didn't start with the COVID-19 pandemic, but I think it showed us all that it definitely will be more frequently utilized in the years to come. It is vital that people have the proper access to telemedicine, as it is crucial to ensuring the continuity of physical, mental, and behavioral health care of consumers, especially during health emergencies such as the COVID-19 pandemic."

"The level of discussion around 'payment parity' for telemedicine was perhaps unprecedented for any single phrase in a model law in my time at NCOIL," stated NCOIL General Counsel Will Melofchik. "However, Chair Hunter stated repeatedly and unambiguously that the reimbursement language does not mean dollar-for-dollar payment equality."

NCOIL Adopts Three New Health Model Laws During Annual Meeting in Scottsdale cont'd

The NCOIL Accumulator Adjustment Program Model Act (Accumulator Model) seeks to prohibit accumulator adjustment programs which prevent copayment assistance that helps patients pay for high-cost prescription drugs from counting towards their annual deductible or maximum out-of-pocket costs. The Accumulator Model, and the similar laws across the country, state that no matter who is contributing towards prescription drug costs, whether its pharmaceutical manufacturers, copay systems, a go fund me page, or aunt or uncle, those funds and third party payments should be counted towards a patient's cost-sharing requirements.

"As legislators, we need to make sure that our constituents are being fairly treated by health insurers and are not receiving any unexpected charges," said Arkansas Senator Jason Rapert, NCOIL Immediate Past President and Prime Sponsor of the Accumulator Model. "When patients are faced with unexpected charges, they are oftentimes less likely to adhere to their medical regimen, which can lead to various health consequences, such as unexpected visits to the emergency room. I sponsored a similar law in my home state of Arkansas and I am proud that NCOIL has now offered guidance to other states on this important issue."

The NCOIL Model Act Regarding Air Ambulance Patient Protections (Air Ambulance Model), aims to amend state insurance laws to include certain air ambulance membership subscriptions as insurance products. The Air Ambulance Model also requires any entity operating such an air ambulance membership program to: implement a patient advocacy program that shall include, among other things, a dedicated patient hotline number and dedicated patient resource e-mail address to process patient billing and claims, and to address patient questions, complaints and concerns; and make other consumer disclosures on any advertisement, marketing material, brochure or contract terms and conditions made available to prospective members or the public, including noting that if eligible and covered by Medicaid or Medicaid managed care, the prospective member is already covered with no out of pocket cost liability for air ambulance services.

West Virginia Delegate Steve Westfall, Prime Sponsor of the Air Ambulance Model said, "It is important that products acting as insurance are categorized and regulated as such so that the proper consumer protections are in place. The old saying 'If it walks like a duck and quacks like a duck...' rings true with air ambulance membership subscriptions. I sponsored similar legislation in my home state of West Virginia and I am confident that states will look to this tightly crafted NCOIL Model and take action." Westfall continued "The legal challenges surrounding these types of laws are well known, but I believe the NCOIL Model has been drafted in such a way that affirms the ability of states to regulate the business of insurance without threat of Federal obstruction."

"Kudos to Chair Hunter, the sponsors, and everyone else involved, for the successful passage of three significant NCOIL Model Laws," said Commissioner Tom Considine, NCOIL CEO. "These issues have clearly struck a chord with the Committee and interested parties given the level of rigorous debate these Models have had over the past several months. It is encouraging to see how much time and effort goes into the passage of our Model Laws – in these cases over many meetings of vigorous discussion - it shows how much people care which is one of the many reasons why NCOIL is such a great organization."

NCOIL Adopts Distracted Driving Model Act

Manasquan, NJ – NCOIL adopted the Distracted Driving Model Act (Model) sponsored by CA Asm. Ken Cooley, NCOIL Vice President, and OH Sen. Bob Hackett at its Spring National Meeting in Charleston, SC. The measure passed on a voice vote by both the NCOIL Property & Casualty Insurance Committee and NCOIL Executive Committee.

The Model provides a structure to strengthen distracted driving laws across the country by establishing a comprehensive hands-free law to curb driver distraction. The Model makes distracted driving a primary offense which is an important part of the strategy to reduce traffic deaths and life altering crashes.

NCOIL Adopts Distracted Driving Model Act Cont'd

KY Rep. Bart Rowland, Chair of the P&C Committee said, "We have had a lot of hard work on this Model and had extensive discussions for several months. Asm. Cooley and Sen. Hackett have done a great job being receptive to feedback and moving the Model along toward adoption. The final changes made to the Model showed how NCOIL can deliver bipartisan and sound insurance public policy to states to consider enacting into state law."

Sen. Hackett stated "The process leading to the adoption of the Distracted Driving Model was NCOIL Model Law development at its finest. The Committee took its time, heard differing perspectives on the issues, while maintaining a respectful exchange of ideas. Thank you to everyone who was involved."

Asm. Cooley said, "The changes made to the Model over the past several months reflect a bipartisan approach that help create a way to take note of the sensitivity of the topic of documenting how the law is implemented. It also reflects upon NCOIL as a bipartisan, national organization. During discussions in developing the Model, we were able to take note of the valid concerns regarding the potential negative effect of primary enforcement of distracted driving laws on minorities, and the compromise made will permit valid enforcement and at the same time will ensure accountability."

NCOIL CEO, Cmsr. Tom Considine added, "Thank you to the Committee, and thanks to Sen. Hackett and Asm. Cooley for sponsoring this Model and getting it to a place where it was ready to be voted on. Additionally, I'd like to offer a special thank you to Rep. Edmond Jordan (LA) and Asw. Pam Hunter (NY) for alerting us to the potential for mischief in moving a traffic offense from secondary to primary enforcement; certainly no one at NCOIL wants any part of legislation that would promote racial profiling." He then concluded, "The importance of this Model is obvious, as it will help to make roads safer and will ultimately help save lives."

During the drafting discussions of the Model, NCOIL legislators and staff heard from a wide array of experts and interested parties including the Honorable Nicole Nason, Federal Highway Administration Administrator; Jennifer Smith, CEO and Co-founder of StopDistractions.org; Cathy Chase, President of the Advocates for Highway and Auto Safety; the American Property Casualty Insurance Association (APCIA); the National Association of Mutual Insurance Companies (NAMIC); General Motors (GM); Uber; the Alliance for Automotive Innovations; and Nationwide.

Highlights of the Model include:

- Enables law enforcement to ticket drivers for holding a mobile device and limits use of a mounted or "hands free" device while operating a motor vehicle, including texting, viewing videos or images, entering data, and talking or broadcasting content;
- Exceptions are provided for emergencies; operating a commercial truck while using a mobile data terminal that transmits and receives data; and while in a motor vehicle that is lawfully parked;
- Sets up a system of monetary fines and points on a driver's license for violations of the Act; and
- Requires a law enforcement officer issuing a citation for a violation of the Act to record the race and ethnicity of the violator. Such information must be maintained and reported to the appropriate state agency which shall annually report the data to the Governor, President of the Senate and the Speaker of the House of Representatives.

NCOIL Highlights National Insurance Awareness Day

Manasquan, NJ – The National Council of Insurance Legislators (NCOIL) highlights June 28th as National Insurance Awareness Day. This day has been designated to serve as a reminder to business owners to review their insurance policies and ensure they have the coverage they need.

NCOIL President, IN Rep. Matt Lehman stated, “National Insurance Awareness Day is a great opportunity for business owners, particularly small business owners, to take a few minutes to confirm that they understand their existing coverage, and to obtain information about what needs to be insured. As more pandemic-related restrictions continue to be lifted and things return to normal, it’s important to make sure proper insurance coverage is in place.”

NCOIL CEO, Commissioner Tom Considine said, “Something as simple as making a phone call to an insurance agent has the ability to save business owners from future panic. Last year there was a historic level of storm activity which could, unfortunately, be seen again this year. It is critical for Americans to evaluate their need for flood insurance, including reviewing existing policies to make sure flood is a covered peril. In recognition of National Insurance Awareness Day, NCOIL is reminding business owners and consumers to take the time to talk to an insurance agent, review their insurance plans, or get a policy that offers the security needed to recover losses.”



NCOIL One on One

Part three of our three part NCOIL One on One series with NCOIL President Asm. Ken Cooley is out now, click on the link [here](#) to learn more about your new NCOIL President.

If you haven't had a chance to watch previous interviews with 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!

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 Meetings in Boston, along with prior national meeting sessions and interim committee meetings are posted on our YouTube channel now.

Visit the link below to subscribe and keep up to date on all things NCOIL!

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

REGISTRATION FOR NCOIL SPRING MEETING IS OPEN

Registration for the 2022 NCOIL Spring Meeting at Harrah's in Las Vegas, NV from March 3rd—6th is open.



For registration information please click [here](#)

See a tentative schedule on page 15 or view at the NCOIL website [here](#)

DON'T FORGET TO BOOK YOUR HOTEL!!!

*The hotel block closes on **January 31st***

Legislators book here:



General Participants book here:



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

NCOIL 2022 SPRING MEETING TENTATIVE SCHEDULE

THURSDAY, MARCH 3

Welcome Reception	6:00 PM	-	7:00 PM
-------------------	---------	---	---------

FRIDAY, MARCH 4

Welcome Breakfast	8:15 AM	-	9:45 AM
-------------------	---------	---	---------

<p>***The Welcome Breakfast is an important opening session. The Committee meetings/general sessions for Friday, March 4 will start at approximately 10:00 a.m. and end at approximately 5:00 p.m. There will also be a luncheon for public policymakers and staff at approximately 1:00 p.m. Specific committee meetings/general sessions will be listed in the next draft of the schedule***</p>	10:00 AM	-	5:00 PM
--	----------	---	---------

CIP Member and Sponsor Reception	6:00 PM	-	7:00 PM
----------------------------------	---------	---	---------

SATURDAY, MARCH 5

<p>***Committee meetings/general sessions for Saturday, March 5 will start at approximately 9:00 a.m. and end at approximately 3:00 p.m. There will also be a Keynote Luncheon for all attendees at approximately 1:00 p.m. Specific committee meetings/general sessions will be listed in the next draft of the schedule***</p>	9:00 AM	-	3:00 PM
--	---------	---	---------

SUNDAY, MARCH 6

<p>***Committee meetings/general sessions for Sunday, March 6 will start at approximately 9:00 a.m. and end at approximately 11:00 a.m. Specific committee meetings/general sessions will be listed in the next draft of the schedule***</p>	9:00 AM	-	11:00 AM
--	---------	---	----------

Executive Committee	10:30 AM	-	11:00 AM
---------------------	----------	---	----------