

December 2, 2013

Dear Colleague:

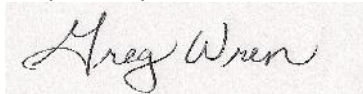
As leaders of the National Conference of Insurance Legislators (NCOIL), lawmakers who determine insurance public policy in the states, we are writing to emphasize our concern over the intrusions into the state-based insurance regulatory system. Certain federal agencies and commissions, such as the Federal Insurance Office (FIO), Federal Advisory Commission on Insurance (FACI), and the Financial Stability Oversight Council (FSOC) may allow international market regulation to dictate policy that would negatively impact state-based regulation. Focusing on consumer protections, our national system of state-based insurance regulation has withstood significant challenges, yet remains a successful model of our nation's insurance and financial services marketplace.

NCOIL strongly encourages Congress and the Obama Administration to maintain the tenets and authority of state-based insurance oversight in any and all international regulatory dialogues. NCOIL urgently requests a place at the table in any congressional discussions and welcomes the opportunity to serve as an equal partner on any federal council, commission, or task force with international oversight.

NCOIL would appreciate a response in terms of specific actions your office has taken relative to maintaining state-based regulatory authority. Further, NCOIL asks your support to include the nation's state legislators, through NCOIL, in future negotiations and discussions pertaining to our nation's state-based insurance system.

Attached is a resolution affirming our successful state system.

Respectfully,



Rep. Greg Wren (AL), NCOIL President
on behalf of the NCOIL Executive Committee

Rep. Kurt Olson, AK	Assem. Paul Aizley, NV
Rep. Richard Laird, AL	Sen. Kevin Bacon, OH
Sen. Jason Rapert, AR, <i>NCOIL Treasurer</i>	Rep. William Batchelder, OH
Sen. Joe Crisco, CT	Sen. Keith Faber, OH
Rep. Rich Golick, GA	Rep. Bob Hackett, OH
Sen. Travis Holdman, IN, <i>NCOIL Vice President</i>	Rep. Jay Hottinger, OH
Rep. Matt Lehman, IN	Sen. Jake Corman, PA
Sen. Thomas Buford, KY	Rep. Anthony Deluca, PA
Rep. Robert Damron, KY	Rep. Robert Godshall, PA
Rep. Jeff Greer, KY	Rep. Marguerite Quinn, PA
Rep. Steven Riggs, KY, <i>NCOIL Secretary</i>	Sen. David Bates, RI
Rep. Tommy Thompson, KY	Rep. Brian Kennedy, RI
Rep. Susan Westrom, KY	Sen. William Walaska, RI
Rep. Greg Cromer, LA	Sen. Robert Hayes, SC
Rep. Chuck Kleckley, LA	Rep. William Sandifer III, SC

Sen. Dan "Blade" Morrish, LA
Rep. Michael Costello, MA
Sen. Joe Hune, MI
Rep. Pete Lund, MI
Rep. Don Gosen, MO
Sen. Scott Rupp, MO
Sen. Freddie Videt Carmichael, MS
Sen. Buck Clarke, MS
Sen. Dean Kirby, MS
Rep. George Keiser, ND
Sen. Jerry Klein, ND
Sen. David O'Connell, ND
Rep. Don Flanders, NH
Sen. Carroll Leavell, NM
Assem. William Barclay, NY
Sen. Neil Breslin, NY, *NCOIL President-Elect*
Assem. Kevin Cahill, NY
Sen. William J. Larkin, Jr., NY
Assem. Joseph Morelle, NY
Sen. James Seward, NY

Rep. Charles Curtiss, TN
Rep. Steve McManus, TN
Rep. Craig Eiland, TX
Sen. Larry Taylor, TX
Rep. Hubert Vo, TX
Rep. Bill Botzow, VT
Sen. Ann Cummings, VT
Rep. Kathie Keenan, VT
Rep. Warren Kitzmiller, VT
Sen. Mike Hall, WV
Sen. Joseph Minard, WV
Del. Harry Keith White, WV

cc: Council of State Governments (CSG)
Federal Insurance Office (FIO)
Financial Stability Oversight Council (FSOC)
National Association of Insurance Commissioners (NAIC)
National Conference of State Legislatures (NCSL)
National Governors Association (NGA)