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Rep. Deborah Ferguson DDS AR
President



Thomas B. Considine
NCOIL CEO



Rep. Tom Oliverson MD, TX
Vice President

2022 Year in Review

A President's Farewell *Former Asm. Ken Cooley (CA)*

As 2022 winds up, it is fitting to reflect on what together we have achieved at NCOIL in recent years, including 2022 when I have been privileged to serve NCOIL as its President.

It feels like yesterday we were at our 2021 Annual Meeting in Scottsdale and my colleagues elected me NCOIL President. Since then, across three National Meetings, we gathered, did our work of listening, weighing and collaboration, adopted and re-adopted many model laws, all while constantly asserting the distinctive merit for Americans of state-based insurance regulation. And yes, very proudly I can declare, we also made the NCOIL house and its membership more representative of America.

NCOIL has always been a national organization, however, its increasing stature across all 50 states can best be seen through the attendance at our most recent meeting in New Orleans. We broke our all-time attendance record with 393 total participants including 68 legislators from 28 states. Having such a wide array of elected voices throughout the nation during our meetings speaks to NCOIL's national reach and its ability to be useful in legislatures all around the country.

In addition to boosting overall participation at NCOIL meetings, the membership of the organization has come to look more representative of America both in its bipartisan nature as well as the diversity of its legislative membership. Indeed, with Representative Deborah Ferguson, DDS (AR), now serving as NCOIL President, we have a woman leading the organization for the first time in nearly 20 years. And with Assemblywoman Pam Hunter (NY) now within our officer ranks, history was made this year with our mix of current leaders. This was the result of years of NCOIL officers and staff's efforts to live up to the bipartisan and representative nature NCOIL embodies.

I was proud to support this evolution in the past year and am sure the balance and professional respect it exemplifies will remain an NCOIL hallmark. Bringing a wider range of voices into discussions surrounding insurance has created better model laws and a stronger NCOIL.



Asw. Pamela Hunter, NY
Treasurer



Sen. Paul Utke, MN
Secretary



Rep. Matt Lehman, IN
Immediate Past President



Sen. Travis Holdman, IN
Immediate Past President

A President's Farewell (cont'd)

Speaking of model laws, this year we dealt with a diverse slate of important issues ranging from addressing the use of dog breed in insurance underwriting, to paid family leave insurance, to insurance regulatory sandboxes. Debating these topics and developing meaningful solutions was the result of respectful cooperation between legislators and interested parties from different states and points of view all working to create the best model legislation possible. That truly is what NCOIL is all about.

I have been aware of the effectiveness of NCOIL all across my 45 year career in insurance law and legislation. Throughout that experience, I have never seen a better time for legislators to get involved in this national organization than now. Coming together to get informed on emerging issues and collaborating with other legislators from around the country helps us create better laws to serve constituents. I strongly encourage every legislator – whether they are new to their insurance committee or have served for years – to get involved. Additionally, legislators from their states' health committees should also participate because NCOIL is on the cutting edge of national health policy.

All we have achieved thus far was only possible with the help of my fellow officers, legislative colleagues, staff, and all those who have participated in NCOIL. The organization thrives on robust participation and thanks to all of you, I see no signs of that slowing down.

Serving as the President of NCOIL during 2022 is a pinnacle in my career of which I am very proud. What an honor! Insurance has played a huge role both in my professional and elected life and the collegiality and agreeable work of listening, learning and creating insurance public policy at NCOIL has been nothing short of amazing. I was proud to help lead this great organization over these past few years, and am confident our new officers will continue to burnish NCOIL's very outstanding reputation.

Lastly, as some of you reading this know, I came up short in my race for re-election to the CA Assembly. While I am of course deeply saddened to be leaving the many friends and colleagues I have made throughout my time in the legislature, I am looking forward to whatever my next steps may be. I can sleep easy at night knowing that I gave my campaign everything I had, and I am grateful to have had a front row seat to watch the beauty of American democracy at work. As the saying goes, "Democracy is the worst form of government, except for all the others."

While I have left the California Legislature effective midnight on November 30th after a decade there, I am thrilled to know that as an active lawyer and emeritus public official I can continue to have a front row seat watching, with great pride, the unfolding accomplishments of future NCOIL Presidents.

Onward and upward,

Ken

NCOIL Concludes Successful Annual Meeting in New Orleans, LA

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2022 Annual National Meeting (Meeting) from November 16th – 19th in New Orleans, LA. In what was the final of the organization's three National Meetings in 2022, NCOIL set an all-time attendance record with 393 participants consisting of 68 legislators from 28 states, 9 first-time legislators, 9 Insurance Commissioners (or equivalent), and 17 total insurance departments represented.

The agenda featured the adoption of four new model laws and the re-adoption of six existing models. Additionally, NCOIL's policy Committees heard presentations and held discussions on a wide variety of emerging topics and important issues currently impacting the insurance and financial services marketplaces.

NCOIL Concludes Successful Annual Meeting in New Orleans, LA (cont'd)

Future NCOIL Meetings:

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

Summer 2023
July 19 –22
Minneapolis, MN
Marriot Minneapolis
City Center

Annual 2023
November 15 –18
Columbus, OH
Renaissance Columbus
Downtown Hotel

Spring 2024
April 11-14
Nashville, TN
Sheraton Grand
Nashville Downtown

Summer 2024
July 17-20
Costa Mesa, CA
Westin South Coast
Plaza

Annual 2024
November 21-24
San Antonio, TX
The Westin Riverwalk

"In my final meeting as NCOIL President, I was proud to see much of the work of the past year come to fruition," said California Assemblyman Ken Cooley who concluded his term as NCOIL President at the conclusion of the Meeting. "This has truly been a full circle moment in my career as I attended my first NCOIL Meeting in 1989 when I was Chief Counsel to the California Assembly Finance and Insurance Committee. It was a great honor to have led the organization during this important time," concluded Cooley.

NCOIL CEO, Commissioner Tom Considine said, "I am thrilled with how the organization finished the year. Attendance at our meetings in 2022 was very strong, and to finish the year with an attendance record-setting meeting is a testament to how hard everyone has worked. From a substantive perspective, the Meeting was extremely successful in terms of the model laws adopted. Each of those models represent sound insurance public policy and you will see them introduced across the country starting in January."

The Meeting for the first time ever kicked off with the NCOIL Golf Outing to Benefit the Insurance Legislators Foundation (ILF) Scholarship Fund on Wednesday afternoon. The event helped reinvigorate the ILF Scholarship Fund which helps legislators attend NCOIL National Meetings.

"The NCOIL Open was a great event and I was happy to see so many people help raise money for a worthwhile cause," said Texas Representative Tom Oliverson, M.D. "The event will help further strengthen NCOIL as we have more legislators attending NCOIL Meetings than ever before. As we plan for our 2023 National Meetings, it is good to know the funds raised will help more legislators attend and gain value from the organization."

At the traditional Welcome Breakfast on Thursday morning, attendees heard from Louisiana Lieutenant Governor Billy Nungesser who spoke about both his experience serving the people of Louisiana and all the great things the state has to offer.

After the Welcome Breakfast, the Health Insurance & Long Term Care Issues Committee, chaired by New York Assemblywoman Pamela Hunter, met and discussed the NCOIL Biomarker Testing Insurance Coverage Model Act, sponsored by Asw. Hunter. The Committee also discussed policies that enable Value-Based Payment Agreements (VBPs) for gene therapies as well as Gold Card Laws and other prior authorization reform efforts.

"This year, the Health Insurance and Long Term Care Issues Committee took on some of the most pressing issues in the industry. As we gain valuable insights from those who testify and share their thoughts on legislation, I look forward to further discussion of these model bills that are so potentially transformative and impactful."

The NCOIL Innovation Series continued with a panel titled "Have Data Privacy Laws and Regulations Kept Up with 21st Century Technology?" Other general sessions throughout the conference included panels titled "Examining the Impact of Wildfire Risk on the Insurance Market" as well as "What's it Going to Cost Me? – A Discussion on Hospital Price Transparency."

During its meeting, the Workers Compensation Insurance Committee addressed the rampant fentanyl crisis. "It was great for the Committee to meet in New Orleans to continue working on a range of issues," said Ohio Senator Bob Hackett who chairs the Committee. "By discussing topics such as the impact of fentanyl on the workers' compensation marketplace, and overall workers' compensation legislative & regulatory trends we covered a lot of ground and provided valuable information that legislators can use in their states."

The Life Insurance & Financial Planning Committee had a productive meeting with South Carolina Representative Carl Anderson, presiding as Acting Chair. The Committee's meeting was highlighted by the adoption of the NCOIL Paid Family Leave (PFL) Insurance Model Act sponsored by MN Senator Paul Utke and co-sponsored by AR Representative Deborah Ferguson, DDS.

Future NCOIL Meetings:

Spring 2025
April 24-27
Charleston, SC
Francis Marion Hotel

Summer 2025
July 16-19
Chicago, IL
Renaissance Chicago
Downtown Hotel

Annual 2025
November 10-15
Atlanta, GA
The Whitley Hotel

Spring 2026
TBD

Summer 2026
July 15-18
Boston, MA
Westin Copley Place

Annual 2026
TBD

NCOIL Concludes Successful Annual Meeting in New Orleans, LA (cont'd)

“As both a legislator and licensed insurance agent, I continue to be impressed with how much NCOIL is able to accomplish at its meetings. I was proud to serve as Acting Chair of the Life Insurance Committee and preside over the Paid Family Leave Insurance Model Act being adopted. That’s an issue that is really trending across the country and the NCOIL model will provide states critical guidance,” said Rep. Anderson.

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

“After serving almost ten years in the Arkansas Legislature and spending many of those years involved with NCOIL, I look forward to working with my fellow Officers to continue to advance the organization,” said Rep. Ferguson, “The attendance in New Orleans is an indicator of where the organization is heading, and I look forward to doing my part to strengthen and highlight the positive impact the organization has on insurance public policy as a whole.”

Friday began with the meeting of the Financial Services & Multi-Lines Issues Committee, chaired by Louisiana Representative Edmond Jordan. The Committee adopted the NCOIL Insurance Regulatory Sandbox Model Act, sponsored by Rep. Bart Rowland (KY) and co-sponsored by Rep. Wendi Thomas (PA) and Rep. Oliverson. The Committee also re-adopted the following four additional model laws: Model Act to Support State Regulation of Insurance by Requiring Competition Among Rating Agencies; Model Act Prohibiting Consumer Reporting Agencies from Charging Fees Related to Security Freezes; Credit Report Protection for Minors Model Act; Credit Default Insurance Model Legislation. The Committee also heard presentations on methods to improve recruitment and retention of insurance talent, insurance developments in the Federal Home Loan Bank System, and on the development and use of Environmental, Social, and Governance (ESG) Scores.

“The Committee’s meeting was extremely productive, and I am proud of the models we advanced as well as the various topics we explored,” said Rep. Jordan. “I was also glad to do my part in having NCOIL back in New Orleans for its most highly attended meeting ever to show Louisiana off as a great state. We had a particularly strong delegation of Louisiana legislators attend this meeting and I look forward to NCOIL returning to New Orleans in the future.”

A very productive NCOIL-NAIC Dialogue was then held which included an impressive lineup of NAIC representatives: Alaska Director Lori Wing-Heier, Georgia Commissioner John King, Louisiana Commissioner Jim Donelon, Oklahoma Commissioner Glen Mulready, Missouri Director Chlora Lindley-Myers, Montana Commissioner Troy Downing, and Utah Commissioner Jon Pike.

The Dialogue included discussions on recent activities of the Federal Insurance Office; the impact of wildfire risk on the insurance market; the development of a new NAIC Data Privacy Model Law; Proposed Amendments to the NAIC Life Insurance Illustration Model Regulation; and Adoption of the NAIC Pet Insurance Model Law. The Committee also heard updates on the work of the NAIC Innovation Cybersecurity and Technology (H) Committee.

NCOIL Concludes Successful Annual Meeting in New Orleans, LA (cont'd)

"It is important for us as legislators to meet with our regulatory counterparts to engage on issues of mutual concern," said New York Assemblyman Kevin Cahill, Chair of the Dialogue. "We were able to make significant progress discussing a wide range of issues and a strong turnout of Commissioners and Directors highlighted NCOIL's continued positive working relationship with the NAIC."

John Ashford, Chairman and CEO of the Hawthorn Group, L.C. delivered a fascinating presentation at Friday's luncheon, giving an in-depth post-election presentation that touched on the outcome of the recent midterm elections and its impact on the insurance industry.

The day concluded with a meeting of the Property & Casualty Insurance Committee, chaired by Kentucky Representative Bart Rowland. The Committee adopted two model laws including: The NCOIL Delivery Network Company (DNC) Insurance Model Act, sponsored by Rep. Rowland; and the NCOIL Dog Bread Insurance Underwriting Protection Model Act, sponsored by Asm. Cahill and co-sponsored by Rep. Tammy Nuccio (CT). The Committee also heard presentations on developments in the surplus and excess line insurance marketplace, and Idaho's efforts to lower the uninsured motorist population.

"In my final NCOIL meeting as a legislator, it was great to see this Committee take action on such important issues," said Rep. Rowland. "The models we adopted show how NCOIL can lead on very important and timely issues in an efficient manner."

The Joint State-Federal Relations & International Insurance Issues Committee, chaired by Minnesota Senator Paul Utke, met on Saturday morning and heard presentations on the National 988 Suicide & Crisis Prevention Lifeline; the implementation of the Federal Clinical Treatment Act; and the healthcare provisions in the Federal Inflation Reduction Act. The Committee also readopted the following: The Exhaustion of Administrative Remedies Model; and the Producer Compensation Disclosure Model Amendment to the Producer Licensing Model Act.

"It was great to preside over discussions on highly relevant and important topics facing the insurance marketplace at both the State and Federal levels," said Sen. Utke. "Understanding how Federal initiatives impact insurance is key in preserving our state-based system of insurance regulation."

The Annual Meeting concluded Saturday afternoon with the meeting of the Executive Committee in which Rep. Ferguson was officially sworn in as NCOIL President.

"Assemblyman Cooley did a fantastic job this past year as President and I thank him for setting up NCOIL for a successful 2023," said Rep. Ferguson. "I am looking forward to meeting in San Diego in March where we will have another agenda filled with important and timely insurance issues."



ANNUAL MEETING MINUTES

[CLICK HERE FOR MORE INFO](#)

NCOIL Adopts Four New Model Laws at Annual Meeting in New Orleans, LA

Belmar, NJ – During the 2022 National Council of Insurance Legislators (NCOIL) Annual National Meeting in New Orleans, LA, the organization adopted four new Model Laws. All four Models passed without opposition via voice vote by their respective policy committees and the NCOIL Executive Committee.

The NCOIL Life Insurance & Financial Planning Committee, Chaired by Rep. Carl Anderson (SC), adopted the NCOIL Paid Family Leave (PFL) Insurance Model Act, sponsored by Sen. Paul Utke (MN), NCOIL Secretary, and co-sponsored by Rep. Deborah Ferguson, DDS (AR), NCOIL President. The NCOIL Financial Services & Multi-Lines Issues Committee, Chaired by Rep. Edmond Jordan (LA), adopted the NCOIL Insurance Regulatory Sandbox Model Act, sponsored by Rep. Bart Rowland (KY), Chair of the NCOIL Property & Casualty Insurance Committee and co-sponsored by Rep. Wendi Thomas (PA) and Rep. Tom Oliver-son, M.D. (TX), NCOIL Vice President.

Additionally, the Property & Casualty Insurance Committee adopted the NCOIL Delivery Network Company (DNC) Insurance Model Act, sponsored by Rep. Rowland, and co-sponsored by Del. Steve Westfall (WV), Vice Chair of the NCOIL Health Insurance & Long Term Care Issues Committee, and the NCOIL Dog Breed Insurance Underwriting Protection Model Act, sponsored by Asm. Kevin Cahill (NY), former NCOIL Vice President, and co-sponsored by Rep. Tammy Nuccio (CT). More information on the passage of these two models can be viewed on page 7.

The NCOIL Paid Family Leave (PFL) Insurance Model Act provides a framework for states to create a new line of insurance in which any insurer licensed to transact life insurance or disability income insurance will also be able to provide coverage for paid family leave. Since many workers need to take time off work for family reasons, including bonding with a new child or caring for an ill family member, this Model would allow insurers to expand existing income replacement benefits to include paid family leave.

“I was proud to sponsor the PFL Insurance Model Act as it benefits both workers and employers,” said Sen. Utke. “Having coverage for paid family leave will give people the peace of mind that they won’t have to face financial hardship to take care of a loved one. I look forward to seeing how states use this Model across the country.”

“It’s also important to note that the Model is very flexible in that it can be used in states that have existing mandatory paid family leave requirements for their employers or it can be used in states that don’t have such a requirement but want to make it available to employers as an enhanced benefit to their employees as we see an ever-increasing competitive employment market,” Sen. Utke concluded.

Rep. Ferguson said, “This creates an important framework for states as they look to find the best way to implement paid family leave. The Model has so much potential as it can be used to not only support businesses but it could also serve as a model for a type of private-public partnership between insurance companies and government paid family leave programs,” said Rep. Ferguson. “This is an issue that has been left unsolved for far too long and I’m glad we were able to work to provide guidance to states that will give real benefits to consumers.”

During the drafting and deliberation process, the Committee heard from interested parties including the American Council of Life Insurers (ACLI), the Children’s Action Alliance, and the Center for American Progress.

The NCOIL Insurance Regulatory Sandbox Model Act provides regulators the authority to grant insurers waivers from specific requirements of insurance laws or regulations in order for more innovative or efficient insurance products to emerge. The Model aims to reduce hurdles for insurance companies that want to introduce new concepts and products at the same speed as insurance technology develops.

NCOIL Adopts Four New Model Laws at Annual Meeting in New Orleans, LA (cont'd)

“We implemented an insurance regulatory sandbox in Kentucky and I have seen how beneficial it is for promoting innovation,” said Rep. Rowland. “The insurance industry is dynamic and there are changes happening every day. This Model will give companies the ability to create new products to respond to consumer demand while also ensuring compliance with state law. Sandboxes enable innovators to work with regulators in trialing new products, services, and business models while regulations are temporarily waived but consumers remain protected.”

“No matter how complex a topic is, and many topics related to innovation can indeed be complex, the importance of having conversations remains paramount,” said Rep. Oliverson. “Having conversations and an open dialogue can be very helpful in ensuring that development of innovative products is not stifled or unnecessarily impeded. After several discussions and hearing from those who have been involved in the sandbox process, it was ultimately decided that even if the take-up rate is low in the sense that there aren’t a ton of formal applications to get into the sandbox and have a law or regulation waived, what the sandbox does is ignite conversations and more importantly, conversations about innovation. Kudos to Rep. Rowland for shepherding this Model across the finish line.”

During the drafting and deliberation process, the Committee heard from interested parties including the American InsurTech Council (AITC), the Arizona Department of Insurance and Financial Institutions, Degree Insurance, Eusoh, the Independent Insurance Agents & Brokers of America (IIABA), Libertas Institute, and the Vermont Department of Financial Regulation.

NCOIL CEO Commissioner Tom Considine said, “The adoption of these four Model Laws during our Annual Meeting highlights how productive NCOIL has been this past year. I’d like to thank the work of the Committee Chairs as well as the sponsors and co-sponsors who helped get these Models adopted without opposition. We’ll be watching with great interest to see how these Models get adopted into state law in the upcoming legislative sessions.”

NCOIL Adopts Two New Property & Casualty Insurance Model Laws at Annual Meeting in New Orleans, LA

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) adopted two new Property and Casualty Insurance Model Laws at the recently concluded 2022 NCOIL Annual Meeting. The Models passed without opposition via voice vote by both the NCOIL Property & Casualty Insurance Committee and the NCOIL Executive Committee.

The two new Models are the NCOIL Delivery Network Company (DNC) Insurance Model Act, sponsored by Rep. Bart Rowland (KY), Chair of the NCOIL Property & Casualty Insurance Committee, and co-sponsored by Del. Steve Westfall (WV), Vice Chair of the NCOIL Health Insurance & Long Term Care Issues Committee, and the NCOIL Dog Breed Insurance Underwriting Protection Model Act, sponsored by Asm. Kevin Cahill (NY), former NCOIL Vice President, and co-sponsored by Rep. Tammy Nuccio (CT).

“It was great to preside over the work this Committee did the past year that led to the adoption of these Models which deal with two timely and important issues facing the property & casualty marketplace right now,” said Rep. Rowland. “It has been a great honor to Chair this committee, and while I am leaving the Kentucky Legislature and thus NCOIL at the end of this year, I look forward to seeing how the organization will continue to address important issues going forward.”

NCOIL Adopts Two New Property & Casualty Insurance Model Laws at Annual Meeting in New Orleans, LA (cont'd)

The NCOIL Delivery Network Company (DNC) Insurance Model Act provides a structure for insurance requirements for companies that allow people to use their personal vehicles to deliver food or beverages, such as Grubhub and Drizly. Many elements of the Model are based on those contained in the NCOIL Transportation Network Company (TNC) Insurance Model Act, which was adopted in 2015 when companies such as Uber and Lyft entered the marketplace. The TNC Model has been used as the basis for nearly every state's TNC law. A new model law was necessary to convey the differences in risk between transporting people versus goods.

"I was proud to sponsor the DNC Model Act. As people increasingly use these services, it is crucial to ensure proper coverage," said Rep. Rowland. "The TNC Model serves as a framework in virtually every state in the nation and I'm sure this model will similarly prove to be very useful to legislators in all 50 states."

"It was great to see the swift adoption of this Model as it shows legislation, and NCOIL, can keep up with innovation as the DNC market continues to expand," said Del. Westfall. "I think everyone would agree that insurance protection is essential, but the same level of coverage is not required for a sandwich as there is for a family."

During the Model drafting and deliberation process, NCOIL legislators and staff heard from a wide array of interested parties such as Uber, Lyft, the American Property and Casualty Insurance Association (APCIA), the National Association of Mutual Insurance Companies (NAMIC), DoorDash, UPS, Amazon, Shipt, Instacart, Shelter Insurance, and Buckle.

The NCOIL Dog Breed Insurance Underwriting Protection Model Act addresses how the use of dog breed can factor into underwriting for homeowners and rental policies. The Model establishes that no insurer can refuse to issue, cancel, renew, or increase a premium or rate for a policy of insurance based solely on the specific breed or mixture of breeds of a dog that is harbored or owned on an applicable property.

Asm. Cahill stated "One of the most important attributes of National Council of Insurance Legislators' meetings is the opportunity to lower the temperature on polarizing issues. The proceedings surrounding the adoption of a model law that prohibits insurance companies from making arbitrary underwriting decisions based upon the breed of a dog, is one such example. Passionate advocates and skeptical legislators used NCOIL to educate each other and hash out differences to come to a widely accepted result that will undoubtedly guide state legislatures across the country, while also raising awareness of important insurance concepts."

"When we first discussed this topic at our Annual Meeting last year, it seemed unlikely we would be able to get a Model over the finish line because of how far apart legislators and interested parties were on the issue," said Rep. Nuccio. "Luckily, everyone recognized how important this issue is and we were able to reach a compromise that will provide a great framework for states to use."

During the Model drafting and deliberation process, the Committee heard from interested parties such as Best Friends Animal Society, APCIA, the Humane Society of the United States, NAMIC, the National Canine Research Council (NCRC), the Animal Farm Foundation (AFF), and the American Society for the Prevention of Cruelty to Animals (ASPCA).

NCOIL CEO Commissioner Tom Considine said "Thank you to the Committee for working tirelessly this year to get these two important Models to a place where they were ready to be voted on. For a while it seemed like voting on the Models in November would be unlikely as Chair Rowland set an ambitious timeline, but everyone rose to the occasion and recognized the importance of producing Models here at NCOIL that can be used as the basis for similar state laws next year. I'd also like to thank Representative Rowland specifically for his leadership in chairing this committee as well as his broader service here at NCOIL as he will be leaving the Kentucky legislature at the end of this year. We all owe him a debt of gratitude for his service."

NCOIL Elects New Officer Team

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) recently met and elected its lineup of officers for the upcoming year. Arkansas Representative Deborah Ferguson, DDS will serve as President; Texas Representative Tom Oliverson, M.D. will serve as Vice President; New York Assemblywoman Pamela Hunter will serve as Treasurer; and Minnesota Senator Paul Utke will serve as Secretary.

“It’s a great honor to be elected NCOIL President and I look forward to working with my fellow officers to continue the advancement of the organization,” said Rep. Ferguson. “NCOIL has made great progress in the past few years both in terms of its adoption of a wide array of Model Laws as well as increasing its national reach. I look forward to building on that momentum.”

In addition to the newly elected officers, California Assemblyman Ken Cooley and Indiana House Majority Leader Representative Matt Lehman remain in the leadership serving as Immediate Past Presidents. The officer group assumed their responsibilities at the conclusion of the 2022 NCOIL Annual Meeting in New Orleans, LA.

“I’ve seen firsthand how vital NCOIL is in helping educate legislators about emerging insurance public policy issues and I am glad to be a part of guiding its strategic direction,” said Rep. Oliverson. “Along with my fellow officers, we will strive to have NCOIL reach even more of our legislator colleagues around the country.”

“Working on insurance issues both as Chair of the NCOIL Health Insurance and Long Term Care Issues Committee as well as a Member of the New York Assembly Insurance Committee, it’s become clear how important NCOIL is to insurance public policy across the nation,” said Asw. Hunter. “I’m glad to help be a part of NCOIL leadership as it takes on timely issues in the years to come.”

Sen. Utke said “Having been involved with NCOIL for a number of years, I am looking forward to joining its officer ranks and doing all I can to continue to advance the organization. The issues currently facing the insurance sector are indeed complex and NCOIL will play a key role in helping legislators and interested parties stay educated and informed.”

NCOIL CEO Commissioner Tom Considine stated “We are very fortunate with the officer group the membership has elected. Deborah Ferguson hit the ground running in her first year as an officer and when she decided to run for President, everyone knew she was beyond prepared. Tom Oliverson has been a leader on insurance issues both here at NCOIL and in Texas where he chairs the House Insurance Committee. Our two new additions to the officer ranks have proven records of success chairing policy committees here at NCOIL. We’re all confident Pam Hunter and Paul Utke will now make even greater contributions to the organization as officers.”

“I’d like to thank Assemblyman Cooley for his contributions not only during his presidency but also throughout his broader service to the organization. Everyone at NCOIL appreciates all he has done to positively impact insurance public policy,” Rep. Ferguson concluded.



First Annual NCOIL Open Golf Outing a Success

The National Council of Insurance Legislators (NCOIL) recently held the First Annual NCOIL Open Golf Outing to Benefit the Insurance Legislators Foundation (ILF) Scholarship Fund. Held at English Turn Golf Club in New Orleans, LA, the event helped reinvigorate the Scholarship Fund which helps legislators attend NCOIL National meetings.

"The NCOIL Open was a great event and I was glad to hear participants really enjoyed it. We are very appreciative of everyone who helped make the outing a success," said TX Rep. Tom Oliverson M.D., "This is truly a worthwhile cause as the funds raised will help more legislators attend NCOIL National Meetings and gain value from the organization."



NCOIL Concludes Successful Summer Meeting in Jersey City, NJ

Manasquan, NJ – The National Council of Insurance Legislators (NCOIL), the nation's premier legislator-led insurance public policy organization, concluded a successful 2022 Summer National Meeting (Meeting) on July 16th in Jersey City, NJ. In what was the organization's second of three scheduled National Meetings for 2022, there were 325 registrants including 48 legislators from 26 states, 7 first-time attendee legislators from 6 states, and 12 Insurance Commissioners (or equivalent).

"NCOIL's second meeting of 2022 kept the year's strong momentum building. Outstanding turnout, many new and refreshed contacts, and sessions ensuring attendees more nuanced and informed perspectives as a takeaway all came together to put NCOIL on track for another very successful year," said NCOIL President Ken Cooley of the California State Assembly. "The work done in Jersey City by NCOIL's member lawmakers sets up a very productive NCOIL Annual Meeting in New Orleans this November where several Model Laws are ripe for final adoption."

NCOIL Concludes Successful Summer Meeting in Jersey City, NJ (cont'd)

"Now is a great time to be active in NCOIL," Cooley continued. "Its continued growth and prominence as the premier legislative policy body supporting state insurance lawmakers is impressive. Since NCOIL is where broad-based give and take on key insurance topics happens in front of the nation's insurance lawmaker and policy leaders, it's no wonder in Jersey City we had a record number of Insurance Commissioners attend, strengthening our relationship with the NAIC."

NCOIL CEO, Commissioner Tom Considine said, "It was great to have our Summer National Meeting in Jersey City, right in NCOIL's home state." Considine continued, "We had yet another extremely productive Meeting in terms of serving as an educational forum for legislators and interested parties."

"Additionally, this meeting made clear just how truly bipartisan and representative NCOIL has become," Considine added. "At various times throughout the meeting there was an equal balance of members from both parties as well as a mix of male and female elected officials representing various regions and racial diversity."

After the Meeting began with the traditional Welcome Breakfast, the focus shifted to the latest installment of the NCOIL Innovation Series, titled "Private Equity's Influence and Impact on the Insurance Industry". The panelists were Leslie Scism, News Editor at the Wall Street Journal; Jeff Hooke, Senior Lecturer at the John Hopkins Carey Business School; Jamal Hagler, Vice President of Research at the American Investment Council; and David Burton, Senior Fellow at the Heritage Foundation.

The Joint State-Federal Relations & International Insurance Issues Committee, chaired by MI Representative Brenda Carter, Vice Chair of the Committee, followed, and continued discussions regarding the federal 340B drug pricing program. The Committee also heard from ID Insurance Director and NAIC President Dean Cameron, and MA Insurance Commissioner Gary Anderson, Chair of the NAIC International Insurance Relations (G) Committee regarding international insurance issues of legislative and regulatory concern. Carter Harrison, Director of State Regulatory & Legislative Affairs at the Alzheimer's Association, also delivered a presentation on developments surrounding new treatments for Alzheimer's disease.

The Institutes Griffith Foundation then hosted a legislator luncheon during which Ben Eikey, State Training and Communications Manager for The Carl Levin Center for Oversight & Democracy, and John Huff, CEO of the Association of Bermuda Insurers & Reinsurers (ABIR) a former NAIC President and MO Insurance Director spoke about legislative oversight and its role in our system.

The Health Insurance & Long-Term Care Issues Committee, chaired by NY Assemblywoman Pamela Hunter, met next and heard from Randy Pate, Founder of Randolph Pate Advisors and former Director of the Center for Consumer Information and Insurance Oversight (CCIIO), who spoke about the development of a legislative toolkit focusing on developments in medical coverage for obesity. The Committee also heard a presentation from Chris Koller, President of the Milbank Memorial Fund and former RI Health Insurance Commissioner, on using health insurance rate review authority to constrain health care costs. Miranda Motter, Senior VP of State Affairs and Policy at American's Health Insurance Plans (AHIP) briefed the Committee on the implications of the end of the federal Public Health Emergency, and Jeff Wu, Deputy Director for Policy at CCIIO spoke about CCIIO's healthcare marketplace priorities.

Thursday ended with the Financial Services & Multi-Lines Issues Committee meeting, chaired by LA Representative Edmond Jordan. The Committee continued discussion on the NCOIL Insurance Regulatory Sandbox Model Act, sponsored by Rep. Bart Rowland (KY) and co-sponsored by Rep. Wendi Thomas (PA) and Rep. Tom Oliverson, M.D. (TX), NCOIL Treasurer. NC Insurance Commissioner Mike Causey briefed the Committee on his Department's efforts fighting insurance fraud. The Committee also heard presentations from John Feeney, VP of External Affairs at Prudential Financial on developments in electronic delivery of insurance documents, and Neil Spector, President of Underwriting Solutions at Verisk, on trends in the use of artificial intelligence in insurance underwriting.

NCOIL Concludes Successful Summer Meeting in Jersey City, NJ (cont'd)

Friday began with the Workers' Compensation Insurance Committee, chaired by OH Senator Bob Hackett. The Committee heard from Jeff Eddinger, Executive Director of Regulatory Business Management at the National Council on Compensation Insurance (NCCI), who delivered a "State of the Line" presentation focused on the status of and trends in the workers' compensation insurance marketplace. John Logue, Chief of Strategic Direction at the Ohio Bureau of Workers' Compensation, briefed the Committee on the structure of the Ohio workers' compensation system, and Michael Dworsky, Ph.D., Senior Economist at RAND, delivered a presentation on the effects of COVID-19 presumptions on the workers' compensation insurance system. The Committee also adopted amendments to the NCOIL Model State Structured Settlement Protection Act, sponsored by MN Senator Paul Utke and co-sponsored by KY Representative Bart Rowland.

A special discussion on Federal Insurance Office (FIO) Priorities was then held during which FIO Director Steven Seitz spoke to attendees on important issues such as the status of the EU-U.S. and U.S.-UK Covered Agreements, and FIO's ongoing work in the areas of climate risk and cybersecurity. "We were honored to have Director Seitz join us at this meeting," stated Cooley. "While we may not always agree, it is important to have a working dialogue and relationship based on respect and trust."

A very productive NCOIL-NAIC Dialogue, chaired by TX Representative Tom Oliverson, M.D., NCOIL Treasurer and Vice Chair of the Committee, was then held which included an impressive lineup of NAIC representatives: NAIC President and ID Director Dean Cameron; AK Director Lori Wing-Heier; DE Commissioner Trinidad Navarro; GA Commissioner John King; MD Commissioner Kathleen Birrane; NJ Commissioner Marlene Caride; OK Commissioner Glen Mulready; and PA Acting Commissioner Michael Humphreys.

The Dialogue included discussions regarding developments in private equity's role in the insurance marketplace; the NAIC's Employee Retirement Income Security Act (ERISA) Working Group; the Pennsylvania Department of Insurance initiative to promote health equity; and the work of the new NAIC Innovation Cybersecurity and Technology (H) Committee.

Matthew Platkin, New Jersey Attorney General, delivered an insightful Keynote Address at the luncheon. Attorney General Platkin discussed how his office, in addition to the Murphy Administration overall, works with leaders in the New Jersey legislature to ensure that the state's priorities are met. Attorney General Platkin also addressed how his office is dealing with various issues in the state of New Jersey as it emerges from the pandemic.

The Luncheon was followed by a general session titled "Biomarker Testing and Precision Medicine: Connecting Patients with the Right Treatment at the Right Time." Panelists were: Tiffany Westrich-Robertson, CEO & Co-Founder of the International Foundation for Autoimmune & Autoinflammatory Arthritis; Hilary Gee Goeckner, Senior State & Local Campaigns Manager at Access to Care American Cancer Society Action Network, Inc.; Alyssa Schatz, Senior Director of Policy & Advocacy at the National Comprehensive Cancer Network; and Miranda Motter of AHIP. This session was moderated by NY Asw. Pam Hunter who announced her intent to start developing NY A09149, which requires health insurance coverage of biomarker testing in certain circumstances, into a similar NCOIL model law.

The Life Insurance & Financial Planning Committee met next and adopted three Resolutions: Resolution Identifying Certain Enhanced Cash Surrender Value Endorsements as Violating the Standard Nonforfeiture Law, sponsored by IN Senator Travis Holdman and co-sponsored by Rep. Oliverson; Resolution in Support of Position Statement Recognizing Congressional Consent to the Interstate Insurance Product Regulation Compact (IIPRC), sponsored by IN Representative Matt Lehman, NCOIL Immediate Past President, and AR Representative Deborah Ferguson, NCOIL Secretary; and Resolution Regarding Recruitment, Retention, and Diversity within the Life Insurance Agent Profession, sponsored by Asw. Hunter.

The Committee also continued discussion on the NCOIL Paid Family Medical Leave (PFML) Insurance Model Act, sponsored by Sen. Utke and co-sponsored by Rep. Ferguson.

NCOIL Concludes Successful Summer Meeting in Jersey City, NJ (cont'd)

Acting Chair of the Committee, SC Representative Carl Anderson said, "It was a pleasure to preside over the Life Insurance and Financial Planning Committee meeting. We had an extremely productive meeting with the adoption of three Resolutions, and I was glad to see the Committee further discuss the NCOIL Paid Family Medical Leave Model Act which may be adopted as soon as November for states to use as guidance on such an important issue."

Saturday began with a Legislator Breakfast hosted by The Institutes Griffith Foundation during which Martin F. Grace, Ph.D., Professor of Risk at the Fox School of Business at Temple University delivered a presentation titled "Exploring the Hallmarks of the Insurance System and its Stabilizing Effect in Troubling Economic Times."

Following the breakfast, the Property & Casualty Insurance Committee, chaired by KY Representative Bart Rowland, met and continued discussion on the development of three model laws: the NCOIL Delivery Network Company (DNC) Insurance Model Act, sponsored by Rep. Rowland; the NCOIL Insurance Underwriting Transparency Model Act, sponsored by Rep. Lehman; and the NCOIL Dog Breed Insurance Underwriting Study & Breed Protection Model Act, sponsored by NY Asm. Kevin Cahill, NCOIL Vice President, and co-sponsored by CT Rep. Tammy Nuccio.

The Committee also: heard a presentation from Robin Westcott of the American Association of Insurance Services (AAIS) on North Dakota's efforts to use blockchain technology to lower the uninsured motorist population; and re-adopted five Model Laws: the NCOIL Auto Insurance Fraud Model Act; the NCOIL Asbestos Bankruptcy Trust Claims Transparency Model Act; the NCOIL Certificates of Insurance Model Act; the NCOIL Travel Insurance Model Act; and the NCOIL Model Act Regarding Use of Insurance Binders as Evidence of Coverage Model Act.

Another general session followed titled "'Social Inflation': Fact or Fiction?" The Panelists were: Victor Schwartz, Esq., Partner, Public Policy Group, Shook, Hardy & Bacon, L.L.P.; Kenneth M. Trombly, Esq., Trombly & Singer, PLLC; Jim Whittle, VP, Liability & Counsel at the American Property Casualty Insurance Association (APCIA); Peter Kochenburger, Associate Clinical Professor of Law at the University of Connecticut School of Law; and Tony Cotto, Director of Auto and Underwriting Policy at the National Association of Mutual Insurance Companies (NAMIC).

The Summer Meeting concluded Saturday afternoon with the meeting of the Executive Committee, which adopted a Resolution in Honor of Representative Warren Kitzmiller (VT), who passed away earlier this month.

"Rep. Kitzmiller was always a pleasure to work with, and he truly embodied the non-partisan spirit of NCOIL. We will all miss him deeply," stated Rep. Lehman.

NJ Senator Nellie Pou, Chair of the NJ Senate Commerce Committee, said "I really enjoyed attending the NCOIL Summer Meeting, and I was thrilled to show off the great state of New Jersey. We had many productive and timely discussions, and I look forward to bringing the information that I learned back to my colleagues in the legislature."

"As honored as I am to serve as NCOIL President, I'm very mindful it is our full membership that is the secret to why the influence and prestige of NCOIL continues to grow and advance. NCOIL's participating lawmakers are what makes superb years like this one possible and they are the key to sustaining our American tradition of state-based insurance regulation in a healthy state," said Cooley. "I'm looking forward to meeting again in New Orleans in November where we can continue this momentum and the thoughtful work which will support ongoing success and growth."

NCOIL Holds Successful DC Fly-In to Educate 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 staffs 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 Immediate Past President; TX Rep. Tom Oliverson, MD, NCOIL Treasurer; MN Sen. Paul Utke, Chair of the NCOIL Joint State-Federal Relations and International Insurance Issues Committee; MI Rep. Brenda Carter, Vice Chair of the NCOIL Joint State-Federal Relations and International Insurance Issues Committee; and WV Del. Steve Westfall, Vice Chair of the NCOIL Health Insurance and Long Term Care Issues Committee. They, together with NCOIL CEO, Commissioner Tom Considine, General Counsel Will Melofchik 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 importance of preserving the state-based system of insurance regulation, along with other NCOIL policy priorities.

“Being able to discuss the importance of state-based insurance regulation with our federal counterparts provided an excellent opportunity to discuss how we can continue to create the best marketplace possible for consumers and industry alike,” said IN Rep. Matt Lehman, NCOIL Immediate Past President. “NCOIL’s efforts to have a continued dialogue with Members of Congress and their staffs have proven to be very useful in advancing our shared policy goals.”

The day began with U.S. Senator Mike Rounds (R-SD) speaking to NCOIL legislators about preserving the state-based system of insurance regulation. Sen. Rounds, former Governor of South Dakota and state senator, worked extensively in the insurance industry prior to his public service giving him vast knowledge of the industry from various perspectives. NCOIL legislators also heard from Indiana Congresswoman Victoria Spartz, who spoke about several issues including her work in Congress to help provide aid to Ukraine. A former Indiana state senator and Ukrainian native, Congresswoman Spartz has made numerous recent trips to the war torn country.

Throughout their meetings, NCOIL legislators discussed: the preservation of the McCarran Ferguson Act; 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 certain business practices of air ambulances; 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; preparations for the end of the federally declared Public Health Emergency; S&P’s proposal to revise its methodology for assessing insurers’ financial strength: “Insurer Risk-Based Capital Adequacy – Methodology and Assumptions”; and the negative effects of a federal monitoring and reporting system for the State workers’ compensation marketplace.

“As Chair of the Texas House Insurance Committee, I know just how intricate a particular state’s insurance market can be.” said TX Rep. Tom Oliverson, MD, NCOIL Treasurer. “Now more than ever, Members of Congress and their staffs need to know the importance of the state-based system of insurance regulation and how it promotes the best market for our mutual constituencies.”

“State legislators have worked to affirm the state-based system of insurance legislation and regulation that promotes growth and solvency in the market while protecting consumers. This regulatory approach has worked for over 70 years since the passage of the McCarran-Ferguson Act,” stated Commissioner Tom Considine, NCOIL CEO. “With so many unique issues currently facing the insurance sector, it was great to have some of the top state insurance legislators in the country representing NCOIL’s positions on The Hill during what was NCOIL’s seventh consecutive annual D.C. Educational Fly-in.”

NCOIL Concludes Successful Spring Meeting in Las Vegas, NV

Manasquan, NJ – The National Council of Insurance Legislators (NCOIL), the nation’s premier legislator-led insurance public policy organization, concluded a successful 2022 Spring National Meeting (Meeting) on March 6th in Las Vegas, NV. In what was the organization’s first of three scheduled National Meetings for 2022, there were 296 participants consisting of 52 legislators from 23 states, 16 first-time attendee legislators from 10 states, six Insurance Commissioners (or equivalent), and 11 insurance departments represented. These legislator participation numbers represent a new all-time high for an NCOIL Spring Meeting. NCOIL’s seven policy Committees all met and discussed various critical issues in insurance legislation.

"In my first meeting as President, much was done which laid the groundwork for what I expect will be another very successful year for NCOIL," said California Assemblyman Ken Cooley. "We continue to have strong turnouts for our National Meetings – especially the number of first-time legislators. Overall, this was the most highly attended NCOIL Spring Meeting since 2008. Now is a tremendous time to be involved with NCOIL and the organization is rightfully being recognized as a top-notch forum for legislators and interested parties to gather, discuss, and debate critical insurance issues."

NCOIL CEO, Commissioner Tom Considine said, "I continue to be thrilled with the number of first-time legislators attending our meetings. As an organization principally represented by legislators, term limits and legislators leaving office for different opportunities are things we must constantly contend with, so seeing new faces at our meetings is always great and a positive sign." Considine continued, "This Meeting was again extremely productive in terms of serving as an educational forum for legislators and interested parties and developing sound insurance public policy that legislators can take back to their states for review and introduction."

The Joint State-Federal Relations & International Insurance Issues Committee, chaired by Minnesota Senator Paul Utke, met on Friday morning and adopted two Resolutions, both sponsored by Asm. Cooley: Resolution in Support of the People and Government of Ukraine; and Resolution Supporting Independent Contractor Status for Insurance Agents and Other Licensed Financial Professions. The Committee also heard from Loren Adler, Associate Director at the USC-Brookings Schaeffer Initiative for Health Policy on the implementation of the new federal balance billing law – The No Surprises Act – and from Andrew Biggs, Ph.D., Senior Fellow at the American Enterprise Institute on the status and future of the social security system.

The Workers' Compensation Insurance Committee, chaired by Ohio Senator Bob Hackett, followed and it heard presentations on "Workers' Compensation in the Post-COVID Era" from Matthew Zender, SVP, WC Strategy at Amtrust North America, and Monica Verduzco Gutierrez, M.D., Professor and Chair of the Department of Rehabilitation Medicine at the University of Texas Health Science Center at San Antonio. The Committee also re-adopted the Model State Structured Settlement Protection Act until its next meeting in July during which amendments to the Model will be discussed and considered.

The Institutes Griffith Foundation also hosted a legislator luncheon during which Michael Leonard, Ph.D., CBE, Vice President & Senior Economist at the Insurance Information Institute and Adjunct Faculty at Columbia University and New York University, delivered a presentation titled "Inflation: Implications for Insurers and Public Policymakers."

A very productive NCOIL-NAIC Dialogue, chaired by Asm. Kevin Cahill (NY) – NCOIL Vice President – was then held which included an impressive lineup of NAIC representatives: Idaho Director and NAIC President Dean Cameron, Connecticut Commissioner and NAIC Vice President Andrew Mais, Arkansas Commissioner Alan McClain, Montana Commissioner Troy Downing, Oklahoma Commissioner Glen Mulready, and Utah Commissioner Jon Pike. The Dialogue included discussions of State adoption of the NAIC Credit for Reinsurance Models, the NAIC Special Committee on Race and Insurance, proposed changes to the NAIC Climate Risk Disclosure Survey, and enhanced cash surrender value endorsements and their interaction with the Standard Nonforfeiture Law.

NCOIL Concludes Successful Spring Meeting in Las Vegas, NV (cont'd)

The Dialogue was followed by a general session titled “The Search for a Successful Public Option.” Panelists were: Liz Hagan, Director of Policy Solutions at United States of Care; Sally Pipes, President & CEO at the Pacific Research Institute; Adam Fox, Deputy Director at the Colorado Consumer Health Initiative; Amber Stidham, VP of Government Affairs at the Henderson Chamber of Commerce; and Nevada Senator Fabian Donate.

The day concluded with the Life Insurance & Financial Planning Committee meeting, chaired by Asw. Maggie Carlton (NV), which discussed development of a Paid Family Medical Leave Insurance Model Act, and life insurer perspectives on COVID-19 developments. The Committee also re-adopted the Secondary Addressee Model Act, and the Insurance Compliance Self-Privilege Model Act.

The following day began with a meeting of the Property & Casualty Insurance Committee, chaired by Kentucky Representative Bart Rowland. The Committee: heard a presentation from Arity on how telematics can turn mobility and driver data into meaningful behavioral insights; discussed the development of an NCOIL Delivery Network Company (DNC) Model Act; discussed the NCOIL Insurance Underwriting Transparency Model Act, sponsored by Rep. Matt Lehman (IN), NCOIL Immediate Past President; and continued discussions on state efforts to lower the uninsured motorist population. Lastly, Asm. Cahill announced his intent to sponsor and have the first draft of an NCOIL model act governing the use of dog breed information in insurance underwriting prepared for introduction at the Committee’s next meeting in July.

Rep. Rowland said, “I’m proud to serve as Chair of this Committee during what is my last year in the legislature. I’ve really enjoyed working with everyone on important issues. As always, this Committee is very busy, and we have a lot of work to do by year’s end. I’m confident we’ll get there and end up with sound policy that can guide states in developing state law.”

Another general session followed which focused on the interrelationship between climate change and insurance. Panelists were: Connecticut Commissioner Andrew Mais; Sean Kevlighan, CEO of the Insurance Information Institute; Stefan Holzberger, Senior Managing Director & Chief Rating Officer at AM Best; Rich Sorkin, Co-founder & CEO of Jupiter Intelligence; and Dr. Joanne Leovy, Nevada State Medical Association Delegate to the Medical Society Consortium on Climate and Health.

Nevada Attorney General Aaron D. Ford delivered an uplifting Keynote Address at Saturday’s luncheon. Attorney General Ford is the first African American to hold statewide constitutional office in Nevada. Before his election, Attorney General Ford served as the Majority Leader of the Nevada State Senate, and held a number of other Senate leadership positions.

The Financial Services & Multi-Lines Issues Committee then met and heard a presentation from Azish Filabi, Executive Director of the Maguire Center for Ethics and Associate Professor & Charles Lamont Post Chair of Business Ethics, and Sophia Duffy, Associate Professor of Business Planning, both from The American College of Financial Services, titled “AI-Enabled Underwriting Brings New Challenges for Insurance: Policy and Regulatory Considerations.”

The Committee also decided to move forward with the development of an NCOIL Insurance Regulatory Sandbox Model Act, sponsored by Rep. Bart Rowland (KY), Rep. Wendi Thomas (PA), and Rep. Tom Oliverson, M.D. (TX) – NCOIL Treasurer. Further, the Committee heard a presentation on changes to certain laws to provide more flexibility in electronically delivering insurance documents, and announced its intent to likely submit a comment letter to S&P Global Ratings regarding its proposed changes to how it rates insurance companies.

The Health Insurance & Long-Term Care Issues Committee, chaired by New York Assemblywoman Pamela Hunter, met on Sunday morning and continued discussions on the 340B drug pricing program. The Committee heard from Hopewell Health Centers, Mountain Health Network, PhRMA, the National Association of Community Health Centers, and 340B Health. Asw. Hunter announced that the continued discussion of the 340B drug pricing program will be transferred to the Joint State-Federal Relations & International Insurance Issues Committee.

NCOIL Concludes Successful Spring Meeting in Las Vegas, NV (cont'd)

The Health Committee also heard from Steve Landers, M.D., MPH, President & CEO of the Visiting Nurse Association (VNA) Health Group, who discussed lessons learned from COVID19 and preparing of the next pandemic, and from representatives from America's Health Insurance Plans (AHIP) who discussed the unfunded mandate of COVID-19 testing, and developments in value-based care. Further, the Committee re-adopted five model laws: Model Act Regarding Air Ambulance Insurance Claims; Out-of-Network Balance Billing Transparency Model Act; Patient Safety Model Act; Rental Network Contract Arrangements Model Act; and Model Act Banning Fee Schedules for Uncovered Dental Services.

Lastly, Asw. Hunter announced her intent to start the development of a model law governing health insurance coverage for biomarker testing for the purposes of diagnosing, treating, managing, or ongoing monitoring of a covered person's disease or condition. Asw. Hunter has introduced A09149 in New York which will serve as the starting point for the NCOIL model law.

Asw. Hunter said, "The Committee's meeting in Las Vegas was very productive and set the stage for what will be yet another busy year. I'm looking forward to working with everyone, particularly on my biomarker testing model law as it deals with such a critical consumer-protection centered issue."

The Meeting concluded with the Executive Committee's meeting which adopted all of the administration and policy Committee reports, and also adopted a Resolution in Honor of NCOIL Past President Representative George Keiser (ND) who passed away late last year after courageously battling ALS the past several years. The Resolution will be sent to Rep. Keiser's family along with comment letters in honor of Rep. Keiser and in support of the Resolution.

"Rep. Keiser, our friend and colleague George, helped all his NCOIL colleagues better grasp how small nuances of bill drafting could yield big outcomes. We will all miss him immensely," stated NCOIL President Asm. Ken Cooley.

"It is truly a great honor to serve as NCOIL President. The organization has steadily improved the past several years in terms of its national recognition, scope, and importance, and all signs point to another tremendous year," said Asm. Cooley. "I'm looking forward to meeting again in Jersey City in July where we can all share our perspectives from our legislatures and constituents, develop model laws, and preserve the proven state-based system of insurance regulation."

NCOIL One on One

NCOIL One on One Interview with Connecticut Representative Tammy Nuccio is out now, click on the link [here](#) to check it out!

If you haven't had a chance to watch interviews with other NCOIL legislators 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. 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 2023 NCOIL Spring Meeting at the Westin San Diego Gaslamp Quarter in San Diego, CA from March 9th—12th is open.



See a tentative schedule on page 19 or view at the NCOIL website [here](#)

DON'T FORGET TO BOOK YOUR HOTEL!!!

*The hotel block closes on **February 14th***

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

2023 NCOIL Spring Meeting Tentative Schedule

THURSDAY, MARCH 9TH

Welcome Reception 6:00 PM - 7:00 PM

FRIDAY, MARCH 10TH

Welcome Breakfast 8:15 AM - 9:45 AM

The Welcome Breakfast is an important opening session. The Committee meetings/general sessions for Friday, March 10 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

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

SATURDAY, MARCH 11TH

Committee meetings/general sessions for Saturday, March 11 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

9:00 AM - 3:00 PM

SUNDAY, MARCH 12TH

Committee meetings/general sessions for Sunday, March 12 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

9:00 AM - 11:00 AM

Executive Committee 10:30 AM - 11:00 AM

