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Rep. Deborah Ferguson DDS AR
President



Thomas B. Considine
NCOIL CEO



Rep. Tom Oliverson MD, TX
Vice President

Capital

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By Will Melofchik – NCOIL General Counsel

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Greetings -

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Welcome to the latest installment of Capital Corner, a column that aims

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to update you on some of the issues that NCOIL is following. Below are some of the issues that NCOIL will be discussing at the upcoming NCOIL Spring Meeting and will be monitoring throughout 2023.

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Health Policy Takes Center Stage in San Diego

The agenda for the upcoming Spring Meeting in San Diego is particularly abundant with timely health policy issues. The Health Insurance & Long Term Care Issues Committee (Committee) agenda will be discussing the development of three Model Laws.

The first will be the NCOIL Biomarker Testing Insurance Coverage Model Act, sponsored by Asw. Pam Hunter (NY), NCOIL Treasurer, and co-sponsored by Sen. Paul Utke (MN), NCOIL Secretary. The Model requires health insurers to provide coverage for biomarker testing for diagnosis, treatment, and monitoring of disease. Similar legislation has been enacted in [Arizona](#), [Illinois](#), [Louisiana](#), and [Rhode Island](#), and introduced in [California](#), [Minnesota](#), [New York](#), [Ohio](#), and [Washington](#).

Biomarker testing is the analysis of blood, other body fluids, and/or tissue for the presence of biomarkers, which can be defined as objectively measurable characteristics that help measure one's biological state, including the presence and progress of disease¹. While this innovative method of testing has been applied in the diagnosis and monitoring of numerous conditions, including cancer, cardiovascular disease, infections, and genetic disorders², the Model Act is intended to deal only with its use post diagnosis to determine the most effective treatment options. Biomarker testing is part of a practice termed “precision medicine” which is an approach to medical care in which disease prevention, diagnosis, and treatment are tailored to the genes, proteins, and other substances in the body.³

¹<https://www.azleg.gov/legtext/55leg/2R/fiscal/HB2144.DOCX.pdf>

²Id.

³Id.



Asw. Pamela Hunter, NY
Treasurer



Sen. Paul Utke, MN
Secretary



Rep. Matt Lehman, IN
Immediate Past President



Sen. Travis Holdman, IN
Immediate Past President

NCOIL Announces Special Environmental, Social, and Governance (ESG) Series

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) announced a special series of general sessions to be held throughout NCOIL’s 2023 National Meetings focused on Environmental, Social, and Governance (ESG) policy. The series will be co-facilitated by NCOIL Treasurer Assemblywoman Pamela Hunter (NY) and NCOIL Vice President Representative Tom Oliverson, M.D. (TX).

The first session will take place at the 2023 NCOIL Spring Meeting in March in San Diego, CA and will serve as an introduction to ESG with a substantive focus on environmental policy. The second session at the NCOIL Summer Meeting in July in Minneapolis, MN will focus on social elements, and the third and final session at the NCOIL Annual Meeting in November in Columbus, OH will explore governance issues. The series will bring together a wide range of experts to address the challenges and opportunities presented by all different types of ESG public policy.

“I am proud that NCOIL is taking a leading role in the discussions surrounding ESG policy and I’d like to thank Assemblywoman Hunter and Representative Oliverson for their leadership in co-facilitating this series,” said AR Representative Deborah Ferguson, DDS, NCOIL President. “This year-long series highlights NCOIL’s commitment to serving as a bipartisan, educational forum on emerging issues and I look forward to the policy focused conversations these sessions will produce.”

Asw. Hunter said, “NCOIL has a proven track record of being able to address complex issues in a fair and efficient manner and I am glad that the organization is giving this critical topic the attention it deserves over the course of a full year. These issues cannot be ignored as legislators are already dealing with ESG considerations on a range of legislative proposals spanning multiple industries.”

Rep. Oliverson stated, “Discussions surrounding ESG policy are becoming increasingly prominent in legislatures throughout the nation so this is a great time for NCOIL to bring together a wide range of perspectives on these issues. I believe it’s important for each and every state to respect what each and every other state is doing to address ESG concerns and having an open dialogue is an important part of that.”

“This is a timely and important topic that NCOIL is uniquely positioned to address. Having this series throughout 2023 will provide legislators with a deeper understanding of ESG policy from both legislative and regulatory perspectives,” said NCOIL CEO Commissioner Tom Considine. “It’s vital for legislators to appreciate how mutually exclusive, extra-territorial laws passed in states could invite federal intervention in insurance regulation potentially undermining the authority of the states that has been in place for over seventy years.”

To date, speakers confirmed for the first session in March are:

- David Shin, Ph.D., Assistant Professor, Kelley School of Business – Indiana University
- Travis Antoniono, Investment Manager, Sustainable Investing – California Public Employees’ Retirement System (CalPERS)
- The Hon. Jason Isaac, Director, Life:Powered – Texas Public Policy Foundation
- Phillip Ludvigsen, Ph.D., Senior Associate – First Environment, Inc.
- Dave Snyder, VP & Counsel, Policy Research – American Property Casualty Insurance Association (APCIA)
- The Hon. Todd Kaminsky, Shareholder – Greenberg Traurig, LLP

NCOIL is taking recommendations for speakers throughout the year. Please submit suggestions to NCOIL General Counsel Will Melofchik at wmelofchik@ncoil.org.

The 2023 NCOIL Spring Meeting will be held in San Diego, CA from March 9th – 12th. Part one of the Special ESG Series will be held on Friday, March 10th from 2:45 – 4:45 p.m. More information on the 2023 NCOIL Spring Meeting can be found on the NCOIL website here: <https://ncoil.org/2023-ncoil-spring-meeting-san-diego-ca/>

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

NCOIL Highlights February as Insurance Careers Month

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) joins the Insurance Careers Movement (ICM) in highlighting February as the seventh annual Insurance Careers Month. The ICM is a global network of more than 1,000 insurance carriers, agents, trade associations, and industry partners working to engage the next generation for careers in insurance.

“As the insurance industry continues to evolve and grow, it offers a variety of career paths for individuals with diverse backgrounds, skills, and interests,” said AR Representative Deborah Ferguson, DDS, NCOIL President. “I spent 25 years of my career as a practicing dentist and know how important having proper insurance coverage is to one’s physical and financial well-being. Those who choose a career in the insurance industry play a vital role in protecting individuals, families, and businesses from financial ruin.”

“An essential moment in my career was when I left private practice to accept a position at MetLife,” said NCOIL CEO, Commissioner Tom Considine. “I ended up staying at MetLife for 18 years, only leaving to become the Banking and Insurance Commissioner of New Jersey. I would greatly encourage anyone, especially the next generation, to consider a career in the insurance industry, as there are many different and fulfilling paths such a career may take you on.”

SC Rep. Carl Anderson, Chair of the NCOIL Life Insurance & Financial Planning Committee, said, “As an insurance agent, I am glad to acknowledge February as Insurance Careers Month, which of course is Black History Month. This month provides a great opportunity to encourage more Black Americans to pursue a career in insurance which will lead to a more diverse and inclusive industry.”

Anderson continued, “Also, the insurance industry is facing a talent crisis that goes beyond diversity as surveys continue to show that millennials as a whole have limited to no knowledge of insurance career opportunities.”

“The insurance sector has provided me with a fulfilling career, and I look forward to seeing younger generations take advantage of the opportunities the industry has to offer,” concluded Anderson.

More information about the Insurance Careers Movement can be found here: <https://insurancecareerstrifecta.org/>

Institutes Griffith Foundation Interview with Representative Deborah Ferguson, DDS, NCOIL President

NCOIL President Rep. Deborah Ferguson, DDS (AR) sat down with the Institutes Griffith Foundation to discuss NCOIL & insurance public policy priorities for 2023.

During the conversation, Representative Ferguson: shares her perspective on the challenges and trends that public policymakers faced in 2022; identifies what she believes to be the most pressing risk management and insurance priorities for state lawmakers in 2023; and offers her views of the role of NCOIL in helping lawmakers to address these priorities.

Click the link below to watch the interview!

<https://www.youtube.com/watch?v=qaQpK5OWFaY>

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

30 Day Materials and Registration Information for 2023 NCOIL Spring Meeting

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 the meeting schedule on page 10 or view at the NCOIL website [here](#) along with the 30 Day Materials

[Click Here for Hotel Information](#)

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 reach out to Pat Gilbert at pgilbert@ncoil.org with any questions

LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES

CLICK HERE FOR MORE INFORMATION

NCOIL Recognizes Black History Month:

NCOIL celebrates Black History Month, for which February was chosen because of the Birthdays of Frederick Douglass and Abraham Lincoln.

With the commemoration today of the birthday of Douglass, NCOIL continues to honor the ongoing celebration of Black History Month and the contributions to society of the Black American Community.

Douglass, Lincoln and so many civil rights pioneers and advocates continue to inspire generations of active and engaged citizens working towards creating a more just America for all.

NCOIL One on One

NCOIL One on One Interview with Kentucky Representative Rachel Roberts is out now, click on the link [here](#) to check it out!

If you haven't had a chance to watch interviews with IN Rep. Matt Lehman, NY Asw. Pam Hunter, OH Sen. Bob Hackett, AR Rep. Deborah Ferguson DDS, ND Sen. Jerry Klein, LA Rep. Edmond Jordan, CA Asm. Ken Cooley, TX Rep. Tom Oliverson MD, NV Asw. Maggie Carlton, MN Sen. Paul Utke, MI Rep. Brenda Carter, WV Del. Steve Westfall, SC Rep. Carl Anderson, NC Sen. Vickie Sawyer, IN Sen. Travis Holdman, OK Rep. Forrest Bennett, CT Rep. Tammy Nuccio, and MS Sen. Walter Michel please visit our YouTube channel [here](#).



Thank you to everyone who has participated so far!

The Fundamentals of Risk Management and Insurance: a Primer for Public Policymakers

Now available: A new on-demand collaborative program between NCOIL and The Institutes Griffith Foundation. The program benefits both state insurance legislators who are newly elected, as well as those interested in a refresher on certain foundational concepts of the insurance marketplace. The program is also a terrific way to learn about NCOIL and hear about some of the topics that will be discussed in advance of the upcoming NCOIL Spring National Meeting in San Diego, CA from March 9th – 12th.

The program features NCOIL CEO, Commissioner Tom Considine, and Dr. David T. Russell, Professor of Insurance and Finance and Director of the Center for Risk Management and Insurance at California State University, NorthRidge. You can access the program by clicking [here](#).

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/UCe09Z77z4q6HG1kv3fDG7Bq>

Capital Corner (cont'd)

In San Diego, legislators and attendees will hear from Adara Citron, MPH, Policy Analyst at the California Health Benefits Review Program, and Scott M. Lippman, MD, Distinguished Professor of Medicine, Associate Vice Chancellor for Cancer Research at UC San Diego. Following the discussion in San Diego, the Committee plans to vote on the Model during the Summer Meeting in July in Minneapolis.

The second Model to be discussed is the NCOIL Medical Loss Ratios (MLR) for Dental Health Care Services Plans Model Act, sponsored by Del. Steve Westfall (WV), Chair of the Committee. The Affordable Care Act (ACA) established a medical loss ratio (MLR) for certain health insurance plans. Large-group health insurance plans are required to spend at least 85% of all premium dollars on health services and quality improvements; small-group and individual plans must spend at least 80%. Plans that do not achieve minimum MLRs are required to pay rebates to consumers. The ACA excluded dental insurance and other specialized plans from this requirement.

Considerable debate surrounded the buildup to the enactment of the ACA's MLR requirements. Some argued that requiring insurers to spend a minimum amount on patient care would improve plan efficiency and increase the benefits consumers derived from their insurance expenditures, while others argued that the minimum MLR requirement would drive insurers from the marketplace, thereby diminishing consumer choice and potentially raising premiums instead of lowering them⁴. In hindsight a case can be made that both predictions have come true.

Unsurprisingly, that considerable debate has carried over to the dental world where the idea of an MLR for dental insurance plans has been gaining traction in the past several years. Dental insurers are asserting, among other things, that if dental insurers are forced to cut administrative costs, member and provider call centers could be closed, claims processing will be impacted, cost sharing will be increased, and provider choice will be limited⁵. However, supporters of the idea state dental plans lack the oversight necessary to ensure most of the premiums they collect go to care, and that consumers deserve to get as much out of the premiums they pay for dental insurance as possible.⁶

In addition to a bill in [West Virginia sponsored by Del. Westfall](#), last November, Massachusetts voters by a 72% margin adopted MLRs for dental plans in the state via ballot initiative⁷. Three states, Connecticut, Nevada, and Oklahoma, have already announced intentions of pursuing similar action⁸, but those states could end up following the approach taken by [California](#) and [Maine](#) which implemented a requirement for dental insurers to report their MLR but did not set minimum thresholds for what proportion of a premium must be spent on care.

In San Diego, the Committee will hear from representatives of the American Dental Association (ADA), Delta Dental of California, and the American Council of Life Insurers (ACLI). Regardless of where NCOIL ends up on this issue, a healthy and vigorous debate is sure to be had throughout the year.

The third Model on the Committee's San Diego agenda is the NCOIL Hospital Price Transparency Model Act, sponsored by Rep. Tom Oliverson, M.D. (TX), NCOIL Vice President, and co-sponsored by Rep. Rachel Roberts (KY), Vice Chair of the Committee. In November of 2019, the U.S. Department of Health and Human Services (HHS) finalized a rule requiring hospitals to "establish, update, and make public a list of all standard charges for all items and services" in a form and manner specified in rule.⁹ Hospitals were very slow to comply with the rule since it went into effect in January 2021, with one study finding that only 6% of facilities covered by the rule were totally compliant in the first six months it went into effect¹⁰. However, there are signs that compliance is improving.¹¹

⁴<https://www.healthaffairs.org/doi/10.1377/hlthaff.2018.0441>

⁵<https://insurancenewsnet.com/inarticle/association-attacks-mlr-requirements-for-dental-plans-as-bad-policy>

⁶<https://insurancenewsnet.com/inarticle/association-attacks-mlr-requirements-for-dental-plans-as-bad-policy>

⁷[https://ballotpedia.org/Massachusetts_Question_2_Medical_Loss_Ratios_for_Dental_Insurance_Plans_Initiative_\(2022\)](https://ballotpedia.org/Massachusetts_Question_2_Medical_Loss_Ratios_for_Dental_Insurance_Plans_Initiative_(2022))

⁸<https://insurancenewsnet.com/inarticle/association-attacks-mlr-requirements-for-dental-plans-as-bad-policy>

⁹<https://www.federalregister.gov/documents/2019/11/27/2019-24931/medicare-and-medicaid-programs-cy-2020-hospital-outpatient-pps-policy-changes-and-payment-rates-and>

¹⁰<https://jamanetwork.com/journals/jama/article-abstract/2792987>

¹¹<https://www.healthaffairs.org/content/forefront/hospital-price-transparency-progress-and-commitment-achieving-its-potential>

Capital Corner (cont'd)

As compliance with the federal rule lagged, some states stepped forward with their own related laws. [Colorado](#) passed legislation that prohibits hospitals or collection agencies from collecting unpaid patient bills if the facility isn't in compliance with federal transparency rules. Legislation has also been passed in [Texas](#) that would also require hospitals to post a list online of standard charges for each item and service it provides. The first draft of the NCOIL Model represents a combination of the approaches taken by Colorado and Texas.

In San Diego, attendees will hear from Jonathan Wolfson, Chief Legal Officer & Policy Director at the The Cicero Institute, and Aaron Wesolowski, VP, Policy Research, Analytics & Strategy at the American Hospital Association (AHA).

Beyond the Health Committee's agenda in San Diego, the Joint State-Federal Relations & International Insurance Issues Committee's (Joint Committee) agenda will be discussing three other critical health policy issues. One is a presentation on data from state and federal balance billing independent dispute resolution (IDR) programs. The federal "No Surprises" rule created new protections against out-of-network balance billing and established an IDR process, which providers (including air ambulance providers), facilities, and health plans can use to resolve payment disputes for certain out-of-network charges¹². Prior to that rule taking effect, several states had already implemented their own IDR balance billing systems.

The Joint Committee will also hear a presentation titled "What Qualifies as "Preventive Services?" A Policy Discussion, and Briefing on *Braidwood Management, Inc. v. Becerra*." The ACA requires most private health insurance plans to cover a range of recommended preventive services without any patient cost-sharing. The preventive services that private plans and Medicaid expansion programs must cover are based on those receiving an A or B level recommendation by the U.S. Preventive Services Task Force (USPSTF), vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), and the Health Resources and Services Administration (HRSA) based on recommendations issued by the Women's Preventive Services Initiative and issued by the Bright Futures for Children program.¹³ The *Braidwood* case deals with two main issues: whether the structure and process of the aforementioned groups making the recommendations violates the U.S. Constitution's Appointment Clause or Nondelegation Doctrine; and whether the requirements to cover certain drugs violates the Religious Freedom Restoration Act.

Lastly, the Committee will hear a presentation on preparations for/implications of the end of the public health emergency (PHE). On Jan. 30, 2023, the Biden Administration announced its intent to end the national emergency and PHE declarations on May 11, 2023, related to the COVID-19 pandemic. These emergency declarations have been in place since early 2020, and gave the federal government flexibility to waive or modify certain requirements in a range of areas, including in the Medicare, Medicaid, and CHIP programs, and in private health insurance, as well as to allow for the authorization of medical countermeasures and to provide liability immunity to providers who administer services, among other things.¹⁴

In addition, Congress also enacted several pieces of legislation that provided additional flexibilities tied to one or more of these emergency declarations, and as such they too are scheduled to expire when (or at a specified time after) the emergency period(s) expires.¹⁵ Stating the obvious, states must be prepared to seamlessly transition to a post-PHE environment in order to ensure that consumers are protected and interruptions in coverage and treatment are avoided. Miranda Motter, Senior VP, State Affairs and Policy at America's Health Insurance Plans (AHIP) will do a great job in briefing the Committee on the latest developments surrounding these issues.

Please submit any thoughts or comments on any of these issues to wmelofchik@ncoil.org.

¹² <https://www.cms.gov/nosurprises/help-resolve-payment-disputes/payment-disputes-between-providers-and-health-plans>

¹³ <https://www.kff.org/womens-health-policy/issue-brief/explaining-litigation-challenging-the-acas-preventive-services-requirements-braidwood-management-inc-v-becerra/>

¹⁴ <https://www.kff.org/coronavirus-covid-19/issue-brief/what-happens-when-covid-19-emergency-declarations-end-implications-for-coverage-costs-and-access/>

¹⁵ Id.

Capital Corner (cont'd)

Improving Natural Disaster Resiliency Efforts

At NCOIL's last meeting in New Orleans, we discussed California's new regulations that require insurance premium discounts for owners of homes and businesses that are made safer from wildfires¹⁶. The new regulations "require insurance companies to submit new rate filings incorporating wildfire safety standards" created by the CA Department of Insurance, "and to establish a process for releasing wildfire risk determinations to residents and businesses within 180 days¹⁷." The regulation also requires insurance companies to provide consumers with their property's "wildfire risk score" and creates a right to appeal that score¹⁸.

Similar actions have been taken throughout the country with insurers, nonprofits and state governments encouraging homeowners to better prepare their homes to face severe weather¹⁹. For example, Louisiana enacted legislation that creates a regulatory process for insurers, on a voluntary basis, to file for discounts/rate reductions for wind coverage in residential and commercial buildings built or retrofitted to the Insurance Institute for Business & Home Safety (IBHS) FORTIFIED Home and FORTIFIED Commercial standards²⁰. Louisiana also enacted legislation that grants Louisiana homeowners funding to fortify their home's roofs to IBHS standards through the new Louisiana Fortify Homes Program²¹.

In 2018, NCOIL discussed proposed amendments to its Model State Uniform Building Code that were similar to the above-mentioned policies. The amendments would have required "property insurance companies to provide a premium discount or insurance rate reduction to any owner who builds or retrofits a new insurable property if the insurable property is certified as being constructed in accordance with the FORTIFIED Home High Wind and Hail Standards as may from time to time be adopted by the Institute for Business and Home Safety or a successor entity²²." Those amendments were ultimately withdrawn but given the significant increase in natural disasters of all kinds since 2018, it will be interesting to see if someone now steps forward at NCOIL with a similar proposal.

At the upcoming meeting, the Property & Casualty Insurance Committee will hear from Roy Wright, President & CEO of the IBHS, and The Hon. Jim Donelon – Louisiana Insurance Commissioner, on these and related issues. After the Committee's meeting in San Diego, draft NCOIL model legislation could be introduced for discussion in July.

Please submit any thoughts or comments on this issue to wmelofchik@ncoil.org.

San Diego General Sessions Are Can't-Miss Events

At the upcoming Spring Meeting in San Diego, two general sessions will be held which will feature two of the most talked about issues in the nation. On Friday, March 10th, Part 1 of NCOIL's Special Environmental, Social, and Governance (ESG) Series will be held, moderated by Asw. Pam Hunter (NY), NCOIL Treasurer. Rep. Tom Oliverson, M.D. (TX), NCOIL Vice President, co-chairs this series.

A large and thought-diverse panel will provide attendees with an introduction to ESG and things to consider when dealing with different types of ESG-related legislation. Beyond the introduction, this first session will focus on the E in ESG. In some states, ESG principles are prerequisite investment criteria, while in others there are outright prohibitions against the state entering into financial contracts with companies that "boycott" certain industries that are generally thought to be contrary to the furtherance of ESG policies, such as fossil fuels²³. Viewed through an insurance lens, there are ongoing discussions as to how, if at all, insurers' assessment and management of their climate-related risks should be regulated, and whether an insurer may consider certain ESG-related criteria when establishing rates.

¹⁶<https://www.insurance.ca.gov/0400-news/0100-press-releases/2022/release076-2022.cfm>

¹⁷Id.

¹⁸Id.

¹⁹<https://fortifiedhome.org/incentives/>

²⁰<https://www.legis.la.gov/legis/ViewDocument.aspx?d=1230392>

²¹<https://legis.la.gov/legis/ViewDocument.aspx?d=1289755>

²²<https://33afce.p3cdn2.secureserver.net/wp-content/uploads/2018/03/Atlanta-PC-Minutes-3-13-18.pdf>

²³<https://www.kutakrock.com/newspublications/publications/2022/11/prickly-pear-november-2022-newsletter/overview-of-esg-legislation>

Capital Corner (cont'd)

The following day, a session titled “Liability Insurance for Gun Owners: Is it Time?” will be held, moderated by Rep. Brenda Carter (MI), Vice Chair of the NCOIL Joint State-Federal Relations & International Insurance Issues Committee. San Jose recently implemented a [first-in-the-nation type of ordinance](#) that mandates that gun owners in the city have insurance covering costs related to accidental gunshot injuries or deaths. [New Jersey](#) has also enacted similar legislation, although unlike the San Jose ordinance, the NJ law specifies a minimum coverage limit (\$300,000) and does not appear to explicitly limit coverage to accidental injuries and damage. Legislation has also recently been [introduced in California](#) that follows the San Jose approach.

One of the sponsors of that California bill, Sen. Catherine Blakespear, will be participating in the session which is sure to raise fascinating public policy issues both related and unrelated to insurance.

Please submit any thoughts or comments on this issue to wmelofchik@ncoil.org.

We hope to see you in San Diego, and hear from you in the interim.

-Will

[Click here to view a stand alone copy of Capital Corner.](#)



2023 NCOIL Spring Meeting Schedule

THURSDAY, MARCH 9TH

IEC Board Meeting	5:00 PM	-	5:45 PM
Welcome Reception	6:00 PM	-	7:00 PM

FRIDAY, MARCH 10TH

Welcome Breakfast	8:00 AM	-	9:30 AM
Networking Break	9:30 AM	-	9:45 AM
Joint State-Federal Relations & International Insurance Issues Committee	9:45 AM	-	11:15 AM
Workers' Compensation Insurance Committee	11:15 AM	-	12:30 PM
The Institutes Griffith Foundation Legislator Luncheon	12:30 PM	-	1:30 PM
NCOIL-NAIC Dialogue	1:30 PM	-	2:45 PM
General Session	2:45 PM	-	4:45 PM
Networking Break	4:45 PM	-	5:00 PM
Life Insurance & Financial Planning Committee	5:00 PM	-	6:15 PM
CIP Member & Sponsor Reception	6:30 PM	-	7:30 PM

SATURDAY, MARCH 11TH

Property & Casualty Insurance Committee	9:00 AM	-	10:30 AM
Networking Break	10:30 AM	-	10:45 AM
General Session	10:45 AM	-	12:00 PM
Luncheon with Keynote Address	12:00 PM	-	1:30 PM
Financial Services & Multi-Lines Issues Committee	1:30 PM	-	3:00 PM

SUNDAY, MARCH 12TH

Health Insurance & Long Term Care Issues Committee	9:00 AM	-	10:45 AM
Executive Committee	10:45 AM	-	11:15 AM

