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President



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## Capital

**o** By Anne Kennedy – NCOIL General Counsel

**r** Greetings -

**n** Welcome to the latest installment of Capital Corner, a column that aims 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 Annual Meeting.

**e**

**r** Medicare and Medicaid at 60 and Katrina at 20: Anniversaries of Change

At the NCOIL Annual Meeting in Atlanta, general sessions will address two pivotal anniversaries that have shaped the nation's healthcare and insurance landscape: the 60<sup>th</sup> anniversary of Medicare and Medicaid, and the 20<sup>th</sup> anniversary of Hurricane Katrina. These milestones invite us to reflect on how these events have reshaped our understanding of healthcare and catastrophic disasters, while also highlighting the evolving challenges and possibilities that lie ahead.

Medicare was created to provide health insurance to Americans aged 65 and older, regardless of income or medical history<sup>1</sup>. Medicaid was established as a joint federal-state initiative to help low-income individuals and families afford medical care<sup>2</sup>. The fact that Medicaid is jointly funded by federal and state governments has made it vulnerable to political shifts and budget constraints that can lead to coverage reductions or eligibility rollbacks. In the article "Why Did They Do It That Way? Medicaid Financing," the National Association of Medicaid Directors explains how the federal medical assistance percentage (FMAP) formula ties funding to state income levels, and how Congress can adjust FMAP rates to incentivize or penalize states—making the program sensitive to political and fiscal pressures<sup>3</sup>.

<sup>1</sup><https://www.medicare.gov/about-us>

<sup>2</sup><https://www.medicicaid.gov/about-us>

<sup>3</sup><https://medicaiddirectors.org/resource/why-did-they-do-it-that-way-medicaid-financing/>

## Capital Corner (cont'd)



Rep. Edmond Jordan, LA  
Treasurer



Rep. Jim Dunnigan, UT  
Secretary



Rep. Tom Oliverson, MD, TX  
Immediate Past President

According to the January 2025 Enrollment Snapshot produced by the Centers for Medicare and Medicaid Services (CMS), these two programs now cover over 152 million people—nearly half the U.S. population<sup>4</sup>. Since their creation, both programs have evolved significantly. Medicare expanded in 1972 to, among other things, include people under 65 with certain disabilities. In 2003, the Medicare Modernization Act set forth several reforms, most notable being the introduction of Medicare Part D, offering prescription drug coverage. The Affordable Care Act (ACA) of 2010 made further significant changes to Medicare, including expanding preventive services coverage and improving care coordination for those eligible for both Medicare and Medicaid<sup>5</sup>. More recently, CMS has looked at the effect of reforms under the Inflation Reduction Act that have included drug price negotiations and caps on out-of-pocket costs<sup>6</sup>.

Privatization has also impacted the Medicare landscape throughout the years. According to the Kaiser Family Foundation, over 54% of Medicare beneficiaries are now enrolled in Medicare Advantage (MA) plans, which are administered by private insurers<sup>7</sup>. While MA plans offer managed care and supplemental benefits, critics have argued that the growing dominance of MA threatens the long-term viability of traditional Medicare and may reduce patient choice<sup>8</sup>.

Medicaid has also undergone major transformations throughout the past 60 years. Initially limited to individuals receiving cash assistance, Medicaid now covers a broader population, including low-income families, pregnant women, people with disabilities, and seniors requiring long-term care<sup>9</sup>. The creation of the Children's Health Insurance Program (CHIP) in 1997 extended coverage to children in families earning too much to qualify for Medicaid<sup>10</sup>, and the ACA allowed states to expand Medicaid to more low-income adults, though recent legislation has introduced work requirements and funding changes that could impact access for millions<sup>11</sup>.

Stating the obvious, opinions vary as to the wisdom and effectiveness of all of these reforms throughout the years to both programs. And looking ahead, both programs face an uncertain future and will arguably be shaped mostly by demographic shifts, financial pressures, and policy changes. As these programs enter their seventh decade and are top of mind for state policymakers across the country, now is a great time to discuss the evolution of the programs and the road ahead.

Joining us in Atlanta for this general session are:

- David Lipschutz of the Center for Medicare Advocacy
- Andrew Johnson, Federal Senior Advisor on Medicaid and the ACA Exchanges
- Nina Owcharenko Schaefer of The Heritage Foundation; and
- Mark Hamelburg of America's Health Insurance Plans (AHIP)
- Laura Colbert of Georgian's for a Healthy Future

As we mark the 20th anniversary of Hurricane Katrina, it's important to remember that the storm's devastation extended far beyond New Orleans and Louisiana. According to the American Society of Civil Engineers (ASCE)'s preliminary report, when Katrina made landfall on August 29, 2005, it devastated Louisiana by breaching levees and flooding 80% of New Orleans, displacing over a million residents<sup>12</sup>. But it also tore through the entire Gulf Coast, leaving a trail of destruction across Mississippi, Alabama, and Florida<sup>13</sup>.

<sup>4</sup><https://data.cms.gov/tools/medicare-enrollment-dashboard>

<sup>5</sup><https://medicareadvocacy.org/the-affordable-care-act-strengthens-health-care-and-medicare/>

<sup>6</sup><https://www.cms.gov/newsroom/fact-sheets/medicare-drug-price-negotiation-program-negotiated-prices-initial-price-applicability-year-2026>

<sup>7</sup><https://www.kff.org/medicare/medicare-advantage-enrollment-update-and-key-trends/><sup>13</sup>

<sup>8</sup><https://www.newsweek.com/medicare-advantage-seniors-negative-experiences-1861218>

<sup>9</sup><https://www.medicaid.gov/about-us/program-history>

<sup>10</sup><https://www.macpac.gov/subtopic/history-and-impact-of-chip/>

<sup>11</sup><https://www.kff.org/medicaid/a-closer-look-at-the-work-requirement-provisions-in-the-2025-federal-budget-reconciliation-law/>

<sup>12</sup><https://www.columbia.edu/itc/journalism/cases/katrina/American%20Society%20of%20Civil%20Engineers/Prelim%20Report%20Levees%20Nov%202017%202005.pdf>

<sup>13</sup><https://www.cbsnews.com/news/hurricane-katrina-dauphin-island-20-years-later/>

## Future NCOIL Meetings:

Annual 2025  
November 12-15  
Atlanta, GA  
The Whitley Hotel

Spring 2026  
April 16-19  
Louisville, KY  
The Hyatt Regency  
Louisville

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

Annual 2026  
November 19-21  
Sanibel, Florida  
Marriott Sanibel  
Harbour

## Capital Corner (cont'd)

In Mississippi, Katrina's storm surge reached up to 27 feet, obliterating coastal towns like Gulfport and Biloxi. Alabama experienced significant flooding, especially in Mobile, where storm surges reached 10 feet and pushed water several miles inland. Florida was hit twice—first when Katrina passed through South Florida as a Category 1 hurricane, causing crop damage, flooding, and power outages for over 1.4 million residents – and again when the Florida Panhandle endured beach erosion, tornadoes, and storm surge damage, with 11 counties declared federal disaster areas. Although not damaged by the storm, Texas became a critical refuge for hundreds of thousands of evacuees. Houston alone welcomed over 200,000 evacuees in the days following the storm, many of whom eventually made Houston their permanent home. Today, the population of New Orleans is still 20% below pre-Katrina levels and with natural disaster losses continuing to rise 5-7% annually, there is a protection gap between insured and total economic losses.

Over the past two decades, federal and state governments have worked to address the critical vulnerabilities in disaster preparedness revealed by Katrina. Congress enacted the Post-Katrina Emergency Management Reform Act of 2006, which strengthened the Federal Emergency Management Agency (FEMA) and improved coordination across federal agencies. Gulf Coast states have invested heavily in resilience and mitigation. Mississippi and Alabama have upgraded levees, improved evacuation planning, and adopted stricter building codes. Florida has expanded its disaster response infrastructure and invested in coastal restoration. In Louisiana, the storm spurred the creation of the Coastal Protection and Restoration Authority (CPRA), which has since led a massive effort to rebuild and fortify the coast, which is credited with reducing flood damages by nearly 60% statewide, according to recent studies and the CPRA. Louisiana also implemented its first building code and spent over \$14.6 billion on the Hurricane Storm Damage Risk Reduction System, which successfully protected New Orleans during Hurricane Ida in 2021.

Total insured losses from Katrina came to \$105 billion in 2024 prices, making it the most expensive natural catastrophe event for the global insurance industry ever, across all perils and regions. Katrina was more than a storm—it was a turning point - and its legacy continues to shape how the Gulf Coast and other regions respond to disasters, with resilience now at the heart of recovery.

Joining us in Atlanta for this general session are:

- The Honorable George Dale, former Mississippi Insurance Commissioner
- Michael Hecht, President & CEO of Greater New Orleans, Inc.
- Michael Newman, General Counsel at the Insurance Institute for Business and Home Safety (IBHS); and
- Mat Sanders of Pew Charitable Trusts.

Please submit any thoughts or comments on these issues to [akennedy@ncoil.org](mailto:akennedy@ncoil.org).

We hope to see you in Atlanta and hear from you in the interim.

~ Anne

<sup>14</sup><https://www.clarionledger.com/picture-gallery/news/2015/08/25/katrinas-impact-seen-from-above-then-and-now--gallery/32310941/>

<sup>15</sup>[https://www.fema.gov/pdf/hazard/flood/recoverydata/katrina/katrina\\_al\\_hwm\\_public.pdf](https://www.fema.gov/pdf/hazard/flood/recoverydata/katrina/katrina_al_hwm_public.pdf)

<sup>16</sup>[https://www.nhc.noaa.gov/data/tcr/AL122005\\_Katrina.pdf](https://www.nhc.noaa.gov/data/tcr/AL122005_Katrina.pdf)

<sup>17</sup><https://www.texastribune.org/2010/08/30/five-years-houstonians-conflicted-about-katrina/>

<sup>18</sup>Id.

<sup>19</sup><https://neworleanscitybusiness.com/blog/2025/08/26/new-orleans-population-decline-since-hurricane-katrina/>

<sup>20</sup><https://www.congress.gov/bill/109th-congress/senate-bill/3721>

<sup>21</sup><https://www.nationalacademies.org/news/2025/09/finalists-announced-for-50-million-award-to-support-a-safer-more-resilient-and-sustainable-future-for-the-gulf-coast-region>

<sup>22</sup>[https://www.mvd.usace.army.mil/Portals/52/docs/regional\\_flood\\_risk\\_management/Docs/SectionII-MRTPProject.pdf](https://www.mvd.usace.army.mil/Portals/52/docs/regional_flood_risk_management/Docs/SectionII-MRTPProject.pdf)

<sup>23</sup><https://aldoi.gov/PDF/Legal/HandoutWindstormDamageMitigation.pdf>

<sup>24</sup><https://www.wgcu.org/government-politics/2025-08-14/three-swfl-projects-share-11m-in-program-to-boost-defenses-against-hurricanes-and-flooding>

<sup>25</sup><https://coastal.la.gov/news/two-decades-after-katrina-louisianas-coastal-investments-deliver-proven-protection-and-resilience/>

<sup>26</sup><https://www.smartcitiesdive.com/news/after-katrina-green-infrastructure-rebuilt-vulnerable-levees-new-orleans/758682/>

## Future NCOIL Meetings:

Spring 2027  
April 15-18  
Newport Beach, CA  
VEA Newport Beach

Summer 2027  
July 21-24  
Asheville, NC  
Renaissance Asheville

Annual 2027  
November 17-20  
New Orleans, LA  
Westin New Orleans

Spring 2028  
TBD

Summer 2028  
July 9-12  
Salt Lake City, UT  
Grand American Hotel

Annual 2028  
November 15-18  
Harbor Beach, FL  
Marriott Harbor Beach

## NCOIL Urges Congress to Pass NFIP Reauthorization Legislation

*Congressional Action Must be Taken Before Current NFIP Reauthorization Expires on Sept. 30*

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) is calling for a timely reauthorization of the National Flood Insurance Program (NFIP) ahead of its expiration on September 30th. The NFIP is a program that makes federally-backed flood insurance available in those states and communities that agree to adopt and enforce flood-plain management ordinances to reduce future flood damage. The program provides flood insurance to property owners, renters and businesses, and having this coverage helps them recover faster when floodwaters recede.

“Congress must act swiftly to prevent any lapse in the NFIP, particularly as we enter the height of hurricane season,” said Asw. Pamela Hunter (NY), NCOIL President. “A long-term reauthorization is overdue, but in the meantime, we cannot risk leaving families, businesses, and communities vulnerable. The NFIP provides critical stability for policyholders and insurers alike, and it is essential that Congress comes together to deliver lasting reforms and ensure continued protection for those who need it most.”

NCOIL CEO Will Melofchik said, “Congress needs to put an end to the cycle of short-term extensions and deliver a long-term NFIP reauthorization so policyholders have certainty that their coverage won’t be disrupted. With severe storms and flooding becoming more frequent, families and businesses can’t afford to face unnecessary gaps in protection. A stable, long-term program is essential to helping communities recover and rebuild after disaster strikes.”

## NCOIL Urges Support for Bill Reauthorizing TRIA Through 2035

*Congressional Action Taken on Federal Backstop Program for Insurance Against Terrorism*

Belmar, NJ – The House Financial Services Subcommittee on Housing and Insurance recently held a hearing on the Terrorism Risk Insurance Act (TRIA) ahead of its December 31, 2027 expiration. The hearing underscored the vital role TRIA continues to play in ensuring stability within the insurance marketplace and safeguarding the broader economy against the financial impacts of terrorism-related risks. During the hearing, a bill was referenced titled the “TRIA Program Reauthorization Act of 2025” that would implement an 8-year extension of TRIA.

Congress reauthorized and modified TRIA in 2005, 2007, 2015, and 2019 through TRIPRA. Signed by President George W. Bush in 2002, TRIA created a temporary federal program that provides for a transparent system of shared public and private compensation for certain insured losses resulting from a certified act of terrorism. Its enactment permitted private markets to stabilize, resume pricing, and build capacity after the events of September 11, 2001. The Secretary of the Treasury administers the program with the assistance of the Federal Insurance Office.

“TRIA remains vital to America’s economic resilience. Without the federal backstop, the foundation that has allowed a sustainable private terrorism insurance market to flourish would be at risk,” said Asw. Pamela Hunter (NY), NCOIL President. “By extending TRIA for the long term, Congress can ensure that our nation preserves an important safeguard for stability, recovery, and confidence in the face of potential terrorist threats.”

NCOIL is a long-time supporter of TRIA, as the United States continues to remain vigilant against threats of future attacks inside the country. Without adequate coverage, a limited availability of insurance against terrorism would have a severe adverse effect on our country’s economy. Financiers would be reluctant to lend, businesses would be reluctant to invest, and consumers would be unable to afford terrorism risk insurance.

*Cont’d on Page 5*

## NCOIL Urges Support for Bill Reauthorizing TRIA Through 2035 (cont'd)

Will Melofchik, NCOIL CEO, said “American businesses must be provided with the essential coverage to successfully operate in today’s uncertain global environment. Failure by Congress to extend TRIA would likely result in the inability of insurers to offer coverage for future catastrophes resulting from terrorism, making terrorism risk insurance unavailable and unaffordable. NCOIL applauds the Subcommittee for proactively discussing this and we hope to see a long-term reauthorization passed ahead of its expiration.”

NCOIL Resolution in Support of the Reauthorization of TRIA: Adopted Sep. 17, 2019  
<http://ncoil.org/wp-content/uploads/2019/10/NCOIL-TRIA-DC-Resolution.pdf>

The TRIA Program Reauthorization Act of 2025 can be viewed here: <https://docs.house.gov/meetings/BA/BA04/20250917/118613/BILLS-119pjh-reauthorizesthecurrentTerrorismInsuranceProgramthroughtheendof2035.pdf>

The full hearing can be viewed here: <https://www.youtube.com/watch?v=KmAvll4bjCw>

## NCOIL Salutes Life Insurance Awareness Month Urges the Importance of Protecting Loved Ones

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) is proud to highlight September as the 22<sup>nd</sup> “National Life Insurance Awareness Month.” NCOIL applauds this annual initiative that serves as an important reminder to families of the value of life insurance and encourages them to view life insurance as an investment into their families’ financial security.

Asw. Pamela Hunter (NY), NCOIL President said, “Having adequate life insurance provides peace of mind in the present and builds security for the future. Unfortunately, far too many Americans are either uninsured or underinsured. As legislators, it’s important that we are doing all we can to close that coverage gap and keep our constituents informed since life insurance is a crucial part of a well-rounded financial plan. This month is a great reminder for all of us to evaluate our coverage needs and take action.”

NCOIL CEO, Will Melofchik, said, “We at NCOIL urge all consumers to consult with their financial advisor to find sufficient life insurance coverage that fits their needs and their budget. Two common misconceptions surrounding life insurance are that it is too expensive and that it is not needed. However, many people can be insured for the price of a daily cup of coffee. It’s vital that everyone understands the benefits of life insurance and the many risks of going without it.”

Additional information and resources about Life Insurance Awareness Month can be found at <https://www.limra.com/en/newsroom/liam2025/>.



**SUMMER MEETING MINUTES**

**CLICK HERE FOR MORE INFO**

## NCOIL Welcome Reception:

We are pleased to announce that the Welcome Reception for the 2025 NCOIL Annual National Meeting will be held at the Buckhead Club

We thank Primerica for its sponsorship support in hosting the Reception

The Buckhead Club is located 0.4 Miles from the Conference Host Hotel

## REGISTRATION FOR NCOIL ANNUAL MEETING IS OPEN

Registration for the 2025 NCOIL Annual Meeting at the Whitley Hotel in Atlanta, GA from November 12th -15th is open.



For registration information please click [here](#)

See the meeting schedule on page 9 or view at the NCOIL website [here](#)

**DON'T FORGET TO BOOK YOUR HOTEL!!!**

**The hotel block closes on October 12th**

**The early bird rate closes on October 2nd**

Legislators book here:



General Participants book here:



## Registration for NCOIL Open ILF Scholarship Golf Outing Now Open



NCOIL is pleased to announce the 4th Annual NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing. The event will be held on November 12th at Heritage Golf Links in Atlanta, GA. The format will be a shotgun scramble.

Registration is currently open for foursomes and individual golfers as well as sponsorship opportunities. There will be one legislator per foursome unless you affirmatively request that your foursome consist of private sector players. You can find more information on the outing [here](#).

Please reach out to [pgilbert@ncoil.org](mailto:pgilbert@ncoil.org) with any questions



## Sponsorship Opportunities:

Please note that sponsorship opportunities for the 2025 NCOIL Annual Meeting and 4th Annual Golf Outing to Benefit the Insurance Legislators Foundation are still open

You can view available conference sponsorship opportunities [here](#).

You can view available golf sponsorship opportunities [here](#).

## ICYMI: NCOIL Interim Committee Meetings

- The NCOIL Health Insurance & Long Term Care Issues Committee, chaired by Rep. Michael Sarge Pollock (KY) met on September 19th to continue discussions on the NCOIL Prior Authorization Reform Model Act, sponsored by Sen. Walter Michel (MS); and proposed amendments to the NCOIL Transparency in Dental Benefits Contracting Model Act, sponsored by Sen. Justin Boyd (AR), and co-sponsored by Asm. Jarett Gandolfo (NY). A recording of the Meeting can be viewed [here](#).
- The NCOIL Property & Casualty Insurance Committee, chaired by Rep. Forrest Bennett (OK), met on September 30th to continue discussion and consider the NCOIL Model Act Regarding Insurers' Use of Aerial Images, sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH). A recording of the Meeting can be viewed [here](#).

## NCOIL Annual Meeting: Model Laws to be Considered for Re-Adoption

At the upcoming 2025 NCOIL Annual Meeting, the following Models are up for consideration for re-adoption:

- [Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers](#) (To be considered by the Property & Casualty Insurance Committee)
- [Storm Chaser Consumer Protection Act](#) (To be considered by the Property & Casualty Insurance Committee)
- [Model Act Regarding Use of Credit Information in Personal Insurance](#) (To be considered by the Property & Casualty Insurance Committee)
- [Transparency in Dental Benefits Contracting Model Act](#) (To be considered by the Health Insurance & Long Term Care Issues Committee)
- [Insurance Business Transfer Model Act](#) (To be considered by the Joint State-Federal Relations & International Insurance Issues Committee)
- [Market Conduct Annual Statement \(MCAS\) Model Act](#) (To be considered by the Joint State-Federal Relations & International Insurance Issues Committee)
- [Market Conduct Surveillance Model Law](#) (To be considered by the Joint State-Federal Relations & International Insurance Issues Committee)
- [Rebate Reform Model Act](#) (To be considered by the Financial Services & Multi-Lines Issues Committee)
- [E-Titling Model Act](#) (To be considered by the Financial Services & Multi-Lines Issues Committee)
- [Model Act Concerning Statutory Thresholds for Settlements Involving Minors](#) (To be considered by the Financial Services & Multi-Lines Issues Committee)

Please submit any comments regarding the re-adoption of these Models to NCOIL General Counsel, Anne Kennedy at [akennedy@ncoil.org](mailto:akennedy@ncoil.org)

**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](mailto:pgilbert@ncoil.org) with any questions**

**LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES**

**CLICK HERE FOR MORE INFORMATION**

## Things to See in Atlanta:

[Atlanta Botanical  
Gardens](#)

[Atlanta History  
Center](#)

[Centennial  
Olympic Park](#)

[College Football  
Hall of Fame](#)

[Fox Theatre](#)

[Jimmy Carter  
Presidential  
Library and  
Museum](#)

[Martin Luther  
King, Jr. National  
Historical Park](#)

[World of Coca-  
Cola](#)



## PRESENTATIONS AND MATERIALS

[CLICK HERE FOR MORE INFO](#)

### NCOIL One on One

NCOIL One on One Interview with Senator Larry Walker (GA) is out now. Click the link [here](#) to view it! Interested in learning more about other NCOIL participants? Visit the link [here](#) to see past NCOIL One on One Interviews.

Thank you to all who have participated so far:

- IN Rep. Matt Lehman
- NY Asw. Pam Hunter
- OH Sen. Bob Hackett
- AR Rep. Deborah Ferguson
- ND Sen. Jerry Klein
- LA Rep. Edmond Jordan
- CA Asm. Ken Cooley
- TX Rep. Tom Oliverson
- 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
- MS Sen. Walter Michel
- KY Rep. Rachel Roberts
- UT Rep. Jim Dunnigan
- NJ Sen. Nellie Pou
- ND Sen. Shawn Vedaa
- RI Sen. Roger Picard
- WI Sen. Mary Felzkowski
- NY Sen. Neil Breslin
- LA Ins. Cmsr. Jim Donelon
- KY Rep. Sarge Pollock
- OK Rep. Ellyn Hefner
- Charise Richard, PhRMA
- MI Sen. Lana Theis
- OH Rep. Brian Lampton
- CA Asm. Tim Grayson
- Kevin McKechnie, ABA
- MA Rep. David LeBoeuf
- Wes Bissett, Big I
- NY Asm. Jarett Gandolfo
- NY Asm. Erik Dilan
- Patrick Gillespie, Elevance
- Del. Walter Hall (WV)

### 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. We have begun uploading the Summer Meeting recordings and expect them to be completed by next week.

Visit the link [here](#) to subscribe and keep up to date on all things NCOIL!

### THANK YOU TO OUR 2025 SUMMER MEETING SPONSORS



## 2025 NCOIL Annual Meeting Schedule

### WEDNESDAY, NOVEMBER 12TH

NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing	12:00 PM	
Welcome Reception (The Buckhead Club - 0.4 miles from hotel)	6:00 PM	- 7:00 PM

### THURSDAY, NOVEMBER 13TH

Welcome Breakfast	8:15 AM	- 9:45 AM
Networking Break	9:45 AM	- 10:00 AM
First Time Attendee Legislator & Staff Meeting	9:45 AM	- 10:00 AM
Health Insurance & Long Term Care Issues Committee	10:00 AM	- 11:30 AM
General Session	11:30 AM	- 1:00 PM
The Institutes Griffith Foundation Legislator Luncheon	1:00 PM	- 2:00 PM
Networking Break	3:15 PM	- 3:30 PM
Life Insurance & Financial Planning Committee	3:30 PM	- 4:45 PM
Articles of Organization & Bylaws Revision Committee	4:45 PM	- 5:15 PM
Nominating Committee (Members Only)	5:00 PM	
CIP Member & Sponsor Reception	6:00 PM	- 7:00 PM

### FRIDAY, NOVEMBER 14TH

Financial Services & Multi-Lines Issues Committee	9:00 AM	- 10:45 AM
Networking Break	10:45 AM	- 11:00 AM
NCOIL-NAIC Dialogue	11:00 AM	- 12:15 PM
Luncheon With Keynote Address	12:15 PM	- 1:45 PM
General Session	1:45 PM	- 3:15 PM
Networking Break	3:15 PM	- 3:30 PM
Joint State-Federal Relations & International Insurance Issues Committee	3:30 PM	- 5:00 PM
Budget Committee	5:00 PM	- 5:30 PM
Women's Caucus Reception	5:00 PM	- 6:00 PM

### SATURDAY, NOVEMBER 15TH

The Institutes Griffith Foundation Legislator Breakfast	8:00 AM	- 9:00 AM
General Session	9:00 AM	- 10:30 AM
Networking Break	10:30 AM	- 10:45 AM
Property & Casualty Insurance Committee	10:45 AM	- 12:30 PM
Executive Committee	12:30 PM	- 1:00 PM

