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Sen. Travis Holdman, IN

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## **NCOIL CONCLUDES SUCCESSFUL 2020 SPRING MEETING IN CHARLOTTE**

*Four New Model Laws Adopted, Keynote Speaker Addressed Coronavirus,  
Continued Timely Policy Discussion*

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Manasquan, NJ – Despite the omnipresent spectre of the coronavirus, the National Council of Insurance Legislators (NCOIL) concluded a successful 2020 Spring Meeting at the Charlotte Marriott City Center in Charlotte, North Carolina. There were 273 total registered attendees consisting of 46 legislators from 18 states, 15 first-time legislators, five Insurance Commissioners (or equivalent), and 11 insurance departments represented. Indiana Representative Matt Lehman presided over his first meeting as NCOIL President.

“Despite travel bans and precautionary procedures implemented in response to the Coronavirus pandemic, I am pleased with the large turn-out of attendees and the participation from first-time legislators in Charlotte,” said NCOIL President, IN Rep. Matt Lehman. “We had anticipated that at some point the consistent climb of attendance might begin to slow, but the data proves otherwise for the NCOIL Spring Meeting. 2020 is already demonstrating to be a busy year of policy discussion, and it’s because of everyone who shows up to engage in the critical discussions that make it possible for NCOIL to move quickly on urgent issues we face as a country.”

Participants at the Welcome Breakfast were greeted by NC Insurance Commissioner Mike Causey, followed by a presentation from Paul Tetrault, Executive Director of the Insurance Library.

Nick Davidson, Acting Director of Public Health of the South Carolina Department of Health and Environmental Control (DHEC), delivered an informative and timely Keynote Luncheon Address on COVID-19 (Coronavirus disease) awareness and prevention, followed by the most extensive Q&A session in NCOIL memory.



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WEBSITE: [www.ncoil.org](http://www.ncoil.org)



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***Sound Public Policy In 50 States For 50 Years***

The agenda was highlighted by the adoption of four NCOIL Model Laws – the NCOIL Insurance Business Transfer (IBT) Model Act by the Joint State-Federal Relations & International Insurance Issues Committee, sponsored by NY Asm. Andrew Garbarino and OK Rep. Lewis Moore; the NCOIL E-Commerce Model Act sponsored by LA Rep. Edmond Jordan, the NCOIL E-Titling Model Act sponsored by WV Del. Steve Westfall, and the NCOIL Rebate Reform Model Act sponsored by NCOIL President, IN Rep. Matt Lehman, all by the Financial Services & Multi-Lines Issues Committee. Additionally, amendments to the NCOIL Market Conduct Surveillance Model Act, sponsored by IN Sen. Travis Holdman, NCOIL Immediate Past President, were adopted by the Joint State-Federal Relations & International Insurance Issues Committee. These models and amendments were then adopted by the Executive Committee.

Dr. James M. Carson, Daniel P. Amos Distinguished Professor of Insurance of the Terry College of Business at the University of Georgia, delivered a presentation at The Institutes Griffith Foundation Legislator Luncheon titled “Considering the Economic Impact of the Insurance Industry on the States: An Overview for Public Policymakers.”

There were two enlightening general sessions: “LIBOR’s End: What Does it Mean?”; and “What States Preparing for Opioid Lawsuit Funds Can Learn from Tobacco Settlements.”

“Thank you to the wonderful host committee and NC legislators, Sens. Vickie Sawyer and Valerie Foushee, for being great hosts to us in Charlotte. I am happy to report that our ‘Handshakes Free Meeting’ was a success,” NCOIL CEO, Commissioner Tom Considine said. “There were 20 last minute cancellations due to COVID-19, but that represents just 7% of the total, and a great deal of business still moved forward.”

“The new NCOIL financial structure is working as intended, encouraging greater participation among legislators from contributing states through the stipend program. We look forward to welcoming new faces to NCOIL along with returning legislators as we take on another year of developing sound public policy,” Considine continued.

The Property & Casualty Insurance Committee continued discussion on the NCOIL E-Scooter Insurance Model Act, sponsored by ND Sen. Jerry Klein, NCOIL Chairman At-Large, in addition to having an initial discussion on the National Association of Insurance Commissioners (NAIC) Casualty Actuarial & Statistical Task Force’s (CASTF) initiatives. The Committee also heard an interesting presentation from Debra Ballen, General Counsel & Chief Risk Officer for the Insurance Institute for Business & Home Safety (IBHS).

The Special Committee on Natural Disaster Recovery continued discussion on the NCOIL Private Flood Insurance Model Act, sponsored by FL Rep. David Santiago. Lynne Grinsell from Zurich North America and Gina Schwitzgebel-Hardy of the North Carolina Joint Underwriting Association (NCJUA) and North Carolina Insurance Underwriting Association (NCIUA) each gave a presentation on Natural Disaster Mitigation Efforts.

The Life Insurance & Financial Planning Committee met to discuss Reforming the Life Insurance Application Process with Porter Nolan, Head of Legal at Ethos. Dr. Robert Gleeson, medical consultant to the American Council of Life Insurers (ACLI) spoke to the Committee about the fundamentals of life insurance underwriting. Representatives from the ACLI also introduced the Committee to the Paid Family Leave Income Replacement Benefits Model Act for development and consideration throughout 2020. Oklahoma Insurance Commissioner Glen Mulready gave an update on the work of the NAIC Accelerated Underwriting Working Group.

In addition to the adoption of the NCOIL IBT Model Act and amendments to the NCOIL Market Conduct Surveillance Model Act, the Joint State-Federal Relations & International Insurance Issues Committee was given a briefing on the NCOIL Comment Letter on the Department of Housing and Urban Development's Disparate Impact Rule by NCOIL CEO Commissioner Tom Considine and former Illinois Insurance Director Nat Shapo.

The Health Insurance & Long-Term Care Issues Committee had another packed agenda, during which they continued discussions on the NCOIL Short-Term Limited Duration Insurance (STLTDI) Model Act and the NCOIL Health Care Sharing Ministry (HCSM) Registration Model Act, both sponsored by IN Rep. Martin Carbaugh. Additionally, the Committee held discussions on the NCOIL Patient Dental Care Bill of Rights Model Act, sponsored by ND Rep. George Keiser and AR Rep. Deborah Ferguson, and the NCOIL Vision Care Services Model Act, sponsored by OH Sen. Bob Hackett. Jean Holliday from the NC Department of Health and Human Services delivered a presentation titled "Making the Switch from Fee-for-Service to Managed Care: An Update on North Carolina's Medicaid Transformation."

The Workers' Compensation Insurance Committee heard a presentation from Teri Leon of Pie Insurance focused on innovation in the workers' compensation insurance marketplace.

In addition to the adoption of three NCOIL Model Laws, the Financial Services & Multi-Lines Issues Committee discussed the introduction of the NCOIL Model Act Concerning Statutory Thresholds for Settlements Involving Minors, sponsored by TX Rep. Tom Oliverson, M.D. and KY Rep. Joe Fischer, NCOIL Secretary. The Committee also heard a presentation from Nicole Gunderson, Managing Director at Global Insurance Accelerator, titled "Supporting and Promoting Innovation in the Insurance Industry."

Committee minutes will be posted within the next week at [www.ncoil.org](http://www.ncoil.org).

Discussions on model laws will continue during the 2020 Summer Meeting in Jersey City, NJ, and possible interim committee calls beforehand. The NCOIL Summer Meeting will take place from July 22-25.

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