

## What We Stand For

### NCOIL SUPPORTS

#### *Improving/modernizing state regulation:*

speed-to-market **compact** for life products

uniform producer and company **licensing**

streamlined **market conduct** surveillance that ends costly duplications of effort

modernized **rate filing** that responds to a competitive, global insurance market

SLIMPACT **surplus lines** reform/extension of Dodd-Frank Act surplus lines mandates

### NCOIL OPPOSES

#### *Undermining of a proven state system:*

SEC takeover of equity-indexed **annuities** regulation

repealing or amending the McCarran-Ferguson Act limited **antitrust** exemption

unfunded federal health insurance **mandates**

dividing health insurance **rate authority** between state and Fed

optional federal charters (**OFCs**) and other federal preemption

### NCOIL URGES CONSENSUS

*Recognizing that state officials—now more than ever—must work together to close potential gaps in state regulation, NCOIL has convened **State Leaders Summits**, so that an array of organizations can strategize on key state-Fed issues. Summits so far have targeted surplus lines reform, OFCs, annuities suitability, producer licensing, and other items.*

*"NCOIL is a strong advocate for states' rights, as evidenced by its efforts to preserve and modernize state regulation."*

Susan Voss, Iowa Insurance Commissioner,  
2011 NAIC President

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**National Conference  
of Insurance Legislators**

*...for the states*

# INSIDE NCOIL

## Who We Are

NCOIL is the only organization of its kind dedicated exclusively to promoting sound insurance public policy. **Our meetings** offer state legislators a dynamic learning environment where they can discuss and debate current insurance issues with other state legislators and with insurance regulators, federal officials, consumer advocates, and industry representatives.

Founded in 1969, NCOIL is a 501(c)(4) nonprofit. We are the voice of state legislators on Capitol Hill—at a time when ever-increasing federal efforts threaten the core of state insurance oversight. *We are, and always have been, committed to preserving state authority.*

## What We Do

**We improve the quality of state insurance regulation.**

We hold three meetings each year to educate lawmakers on both new and recurring insurance challenges.

We develop model laws and resolutions that states adopt as their own. We communicate with Congress and other leaders regarding the opinions of state legislators on critical insurance issues.

Working with other state groups, we speak out against efforts to encroach on state authority and against any attempt to erode consumer protections.

**All NCOIL meetings are open.**

WWW.NCOIL.ORG



## NCOIL Achievements

**CATASTROPHES:** NCOIL building code, land-use, mitigation efforts influence debate.

**COMPACT:** NCOIL supports an interstate compact for life products, adopted in 38 states.

**FRAUD:** NCOIL models reduce false auto insurance claims.

**INSURANCE SCORING:** An NCOIL model, used in 28 states, is the standard.

**LIFE SETTLEMENTS:** An NCOIL model answers need for strong anti-STOLI laws in 21 states.

**MARKET CONDUCT:** An NCOIL model prompts rethinking of surveillance practices.

**PRODUCER LICENSING:** NCOIL action promotes a streamlined, sensible system.

**RATE MODERNIZATION:** Two NCOIL models have led to significant state reform.

**RENTAL NETWORKS:** An NCOIL model brings transparency to physician reimbursement.

**WORKERS COMP:** An NCOIL model sets clear construction coverage standards.

*“NCOIL gives legislators vital tools to effectively implement healthcare reform and to navigate financial services and other challenges. A fierce opponent of federal preemption, NCOIL is a tireless advocate for a modernized state system that thrives in today’s global market.”*

Rep. George Keiser, ND, 2011 NCOIL President

## Services We Provide

**Legislators from NCOIL states enjoy—**

*a forum* for legislators to share information with other legislators on successes and failures in their states

*an opportunity* to meet with colleagues across the nation at three NCOIL meetings each year

*interactive seminars* that get at the what’s and how-to’s of healthcare reform implementation and other pressing concerns

*unlimited access* to restricted model laws, resolutions, reports, and other items on [www.ncoil.org](http://www.ncoil.org)

*legislative alerts* that offer concise updates on timely state and federal insurance activity

*weekly articles* of interest that transmit breaking news on a variety of issues

*copies* of our monthly newsletter, the NCOILetter  
*support* from NCOIL staff regarding resource and research information

*All states are deemed to be NCOIL members. States are distinguished as either general or contributing members.*



## Insurance Legislators Foundation

The ILF is the educational and research arm of NCOIL and is a source of nonpartisan data on issues of insurance legislation and regulation.

*Many lawmakers active in NCOIL chair or are members of committees responsible for insurance in their respective state houses.*

## Future Meetings

### ANNUAL 2011

Nov. 17 through 20  
Santa Fe, NM

### SPRING 2012

Feb. 24 through 26  
Biloxi, MS

### SUMMER 2012

July 12 through 15  
Burlington, VT

### ANNUAL 2012

Nov. 15 through 18  
Point Clear, AL

### SPRING 2013

March 8 through 10  
Washington, DC

### SUMMER 2013

July 11 through 14  
Philadelphia, PA

### ANNUAL 2013

Nov. 21 through 24  
Nashville, TN

### SPRING 2014

March 6 through 9\*  
TBD

### SUMMER 2014

July 10 through 13  
Boston, MA

### ANNUAL 2014

Nov. 20 through 23\*  
TBD

\*TENTATIVE

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## Ongoing NCOIL Modernization Efforts

*NCOIL committees address health, life, natural disaster, property-casualty, and workers' compensation insurance, as well as financial services, international insurance matters, and state-federal relations.*

### Issues under NCOIL examination include:

aftermarket crash parts  
auto airbag fraud  
capital and surplus requirements  
construction industry WC classification  
credit default swaps oversight  
dental insurer fee schedules  
Dodd-Frank Act overhaul  
Federal Insurance Office (FIO)  
federal preemptive efforts/OFC  
flood insurance reform/maps  
global accounting changes  
healthcare balance billing  
health reform insurance exchanges  
insurance credit scoring  
insurer auto-body steering  
life settlements  
long-term care insurance  
market conduct surveillance/MCAS  
McCarran-Ferguson Act activity  
Medicaid expansions/mandates  
physician reimbursement transparency  
preexisting condition high-risk pools  
principles-based regulation  
producer licensing  
reinsurance collateral  
SEC annuities regulatory preemption  
surplus lines reform/SLIMPACT  
trucking industry workers' comp