

## What We Stand For

### NCOIL SUPPORTS

*Improving and modernizing state regulation:*

aggressive *anti-fraud* legislation  
speed-to-market *compact* for life products  
fair use of *insurance scoring*  
uniform producer and company *licensing*  
tough anti-STOLI *life settlements* laws  
state *long-term care* partnership programs  
streamlined *market conduct* surveillance  
that ends costly duplications of effort  
modernized *rate filing* that responds to  
a competitive, global insurance market  
sufficient federal funding of State Children's Health Insurance Program (*SCHIP*)

### NCOIL OPPOSES

*Undermining of a proven state system:*

creation of an über *systemic risk* regulator  
federal *workers' comp* commission  
inclusion of insurance in a consumer  
Financial Protection Agency (*CFPA*)  
repealing or amending the McCarran-Ferguson Act limited *antitrust* exemption  
optional federal charters (*OFCs*) and other  
federal preemption

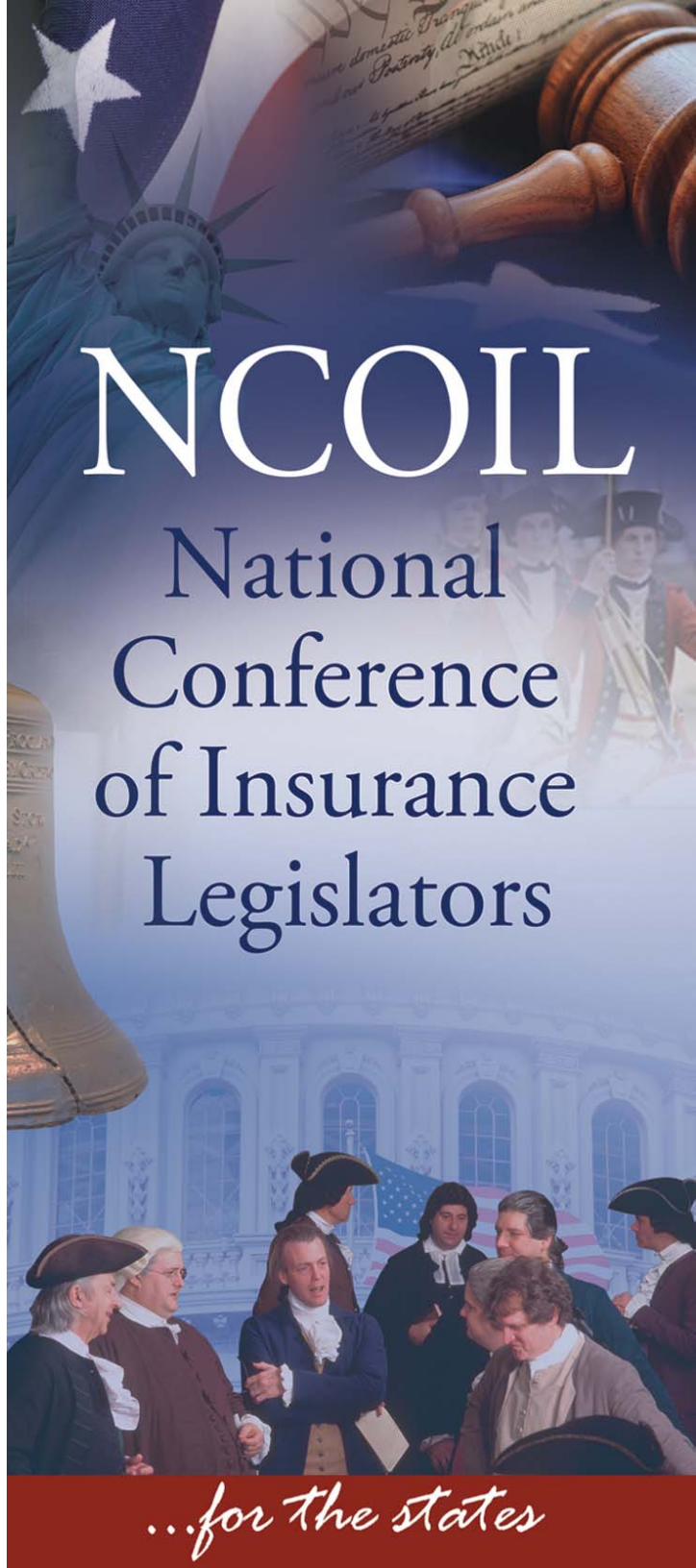
*"NCOIL works hard to protect consumers by effectively fighting federal bills that seek to deprive people of strong state-based consumer protections."*

Mila Kofman, J.D., Superintendent, Maine  
Department of Insurance

### NCOIL National Office

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# NCOIL

## 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.*



## NCOIL Achievements

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

**COMPACT:** NCOIL supports and works to pass an NCOIL-based Interstate Insurance Product Regulation Compact for life and related products that 36 jurisdictions have adopted.

**INSURANCE SCORING:** An NCOIL model, passed in 26 states, is the standard.

**LIFE SETTLEMENTS:** A long-debated NCOIL model act answers need for strong anti-STOLI laws in 16 states.

**MARKET CONDUCT:** Intensive work and an NCOIL model have prompted rethinking of state 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.

*“As state lawmakers facing tough insurance decisions in these uncertain financial times, we can work through NCOIL to promote sound public policy and safeguard states’ rights. NCOIL actively responds to today’s global insurance market and counters federal preemption.”*

Sen. James Seward, NY, 2009 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

*unlimited access* to restricted model laws, resolutions, reports, and other materials 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. The 501(c)(3) nonprofit 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 across the country.*

## 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.*

### Future Meetings

#### **ANNUAL 2009**

*Nov. 18 through 22\**  
New Orleans, LA

#### **SPRING 2010**

*March 5 through 7*  
Charleston, SC

#### **SUMMER 2010**

*July 8 through 11*  
Boston, MA

#### **ANNUAL 2010**

*Nov. 17 through 21\**  
Austin, TX

#### **SPRING 2011**

*March 4 through 6*  
Washington, DC

#### **SUMMER 2011**

*July 14 through 17*  
Newport, RI

#### **ANNUAL 2011**

*Nov. 16 through 20\**  
Santa Fe, NM

*\* The NCOIL Institute for Insurance Policy, a 101 for insurance legislative leaders, takes place one day prior to NCOIL Annual Meetings.*

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#### *Issues under NCOIL examination include:*

aftermarket crash parts  
auto airbag fraud  
capital and surplus requirements  
credit default swaps oversight  
education/occupation underwriting  
ERISA and state authority  
federal preemptive efforts/OFC  
financial services crisis  
flood insurance reform  
healthcare balance billing  
insurance credit scoring  
interstate insurance compact  
life settlements  
long-term care insurance  
market conduct surveillance  
McCarran-Ferguson Act activity  
physician reimbursement transparency  
principles-based regulation  
producer licensing  
reinsurance collateral  
SEC annuities regulatory preemption  
state and federal health insurance proposals  
subprime lending  
workers' comp employee misclassification