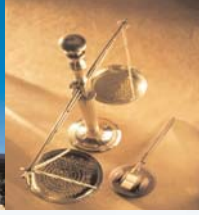


NCOIL

National Conference of Insurance Legislators

...for the states



Join legislators from across the country as they examine critical public policy issues facing the states, including

- federal preemption & optional federal charters
- health rental network contract arrangements
- prescription drug transparency
- market conduct annual statement plan
- nationwide mortgage licensing system
- producer licensing reciprocity
- education/occupation in auto underwriting
- reinsurance collateral requirements
- natural catastrophe financing
- SEC equity-indexed annuity preemption



www.ncoil.org

***New Saturday Session
on U.S. Financial Crisis***

2008 ANNUAL MEETING

Hawk's Cay Resort

Duck Key, Florida

November 19 - 23, 2008



NCOIL ANNUAL MEETING

*2008 Annual Meeting
Hawk's Cay Resort
Duck Key, Florida
November 19 through 23, 2008*



*NCOIL is the voice of state legislators
in Washington in the face of mounting
federal initiatives to preempt
state insurance regulation.*

WHO ATTENDS NCOIL?

- State legislators
- State insurance regulators
- Federal officials
- Legislative/insurance department staff
- Financial services experts
- Health industry interested parties
- Insurance company representatives
- Consumer advocates
- Agent/broker associations
- Consumer credit reporting firms
- Academic experts
- Automotive interested parties
- Insurance media
- Attorneys
- Insurance standards organizations
- International insurance legislators and regulators



The National Conference of Insurance Legislators (NCOIL) is an organization of state legislators whose main area of public policy concern is insurance legislation and regulation. Many legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country.

NCOIL ANNUAL MEETING

WEDNESDAY, NOVEMBER 19

NCOIL INSTITUTE FOR INSURANCE POLICY: Legislator Seminar 8:00 a.m. — 3:00 p.m.

Basics of Risk Management and Insurance: 101 for State Legislators

Insurance Committee Chairs, sign up now for this accredited educational program!

SPECIAL HEALTH COMMITTEE MEETING 3:00 p.m. — 5:00 p.m.

— Consideration of Proposed Rental Network Contract Arrangements Model

COMMITTEE MEETINGS*

THURSDAY, NOVEMBER 20

NCOIL OFFICERS & CHAIRS/MEMBERSHIP 7:00 a.m. — 9:00 a.m.

SUBCOMMITTEE ON NATURAL DISASTER INSURANCE 9:00 a.m. — 9:45 a.m.

- Report on Pending State and Federal Initiatives
- Discussion of Interstate Natural Catastrophe Compacts
- Discussion of Tax Incentives for Catastrophe Savings Accounts

FINANCIAL SERVICES & INVESTMENT PRODUCTS 10:00 a.m. — 11:15 a.m.

- Update on a Developing Nationwide Mortgage Licensing System
- Report on Bond Insurance Activity/Federal Legislation
- Update on U.S. Dept. of Defense Efforts Regarding Predatory Lending

WORKERS' COMPENSATION INSURANCE 11:30 a.m. — 12:15 p.m.

- Update on Florida Workers' Compensation System
- Consideration of Medicare Secondary Payer Reforms

NCOIL INSTITUTE FOR INSURANCE POLICY: Legislator Luncheon Workshop 12:15 p.m. — 1:45 p.m.

IAS vs. GAAP: The Impact of International Accounting Standards (IAS) on U.S.

LIFE INSURANCE & FINANCIAL PLANNING 2:00 p.m. — 3:15 p.m.

- Update on Principles-Based Reserving Efforts
- Consideration of Travel-Based Underwriting Initiatives
- Consideration of SEC Equity-Indexed Annuity Rule

INSURANCE LEGISLATORS FOUNDATION (ILF) BOARD 3:30 p.m. — 4:30 p.m.

- Discussion of State Authority Study Extension and Alternatives for Market Conduct Reform

IEC BOARD 5:00 p.m. — 6:00 p.m.

FRIDAY, NOVEMBER 21

BYLAWS REVISION/BUSINESS PLANNING 8:30 a.m. — 10:00 a.m.

PROPERTY-CASUALTY INSURANCE 10:15 a.m. — 11:30 a.m.

- Update on the National Flood Insurance Program
- Discussion of Education and Occupation as Underwriting Factors
- Discussion of Mileage-Related Auto Insurance Initiatives
- Discussion of Crop Insurance Reforms Regarding Rebating, Funding, Subsidies
- Update on Expansion of Federal Risk Retention Act to Include Property Coverage

NCOIL 2008 ANNUAL MEETING

Register online or print online form

REGISTRATION INFORMATION

FOUR WAYS TO REGISTER:

Online: www.ncoil.org

Fax: 518-687-0401

Mail: NCOIL, 385 Jordan Rd., Troy, NY 12180

On site: If you are unable to preregister.

FEE SCHEDULE -- FULL MEETING:

• Legislator, staff (contributing member state)	\$350.00	\$450.00
• Legislator, staff (member state)	\$475.00	\$575.00
• Industry Education Council (IEC)	\$500.00	\$600.00
• Industry (non-IEC members), and all others	\$750.00	\$850.00
• Academics, think tanks (non-IEC members)	\$750.00	\$850.00
• Consumer/advocacy groups (upon NCOIL approval)	\$350.00	\$450.00
• Insurance commissioner or designated insurance department staff person (one per state)	no charge	no charge
• Insurance department (other)	\$475.00	\$575.00
• All other state/federal agencies	\$475.00	\$575.00
• Media	no charge	no charge
• Non-legislative spouse/immediate family*	\$75.00	\$75.00

POST OCT. 21:

FEE SCHEDULE -- ONE DAY:

• Legislator, staff (contributing member state)	\$175.00	\$275.00
• Legislator, staff (member state)	\$237.50	\$337.50
• Industry Education Council (IEC)	\$250.00	\$350.00
• Industry (non-IEC members) and all others	\$375.00	\$475.00
• Academics, think tanks (non-IEC members)	\$375.00	\$475.00
• Consumer/advocacy groups (upon NCOIL approval)	\$175.00	\$275.00
• Insurance department (other)	\$237.50	\$337.50
• All other state/federal agencies	\$237.50	\$337.50

POST OCT. 21:

Registration fee is payable in advance to the National Conference of Insurance Legislators (NCOIL).

Please contact our office if you do not receive registration confirmation within one week of submittal.

*Guests attending any NCOIL function must register. Legislators' guests are not subject to registration fee.

CANCELLATIONS AND REFUNDS

Cancellations only accepted in writing. Full refund minus \$75 processing fee up to October 28, half refund up to November 4, no refund after November 4.

HOTEL RESERVATIONS

Reservations can only be secured through the NCOIL office with a completed NCOIL registration form.

Rooms in the NCOIL room block are limited in number and may sell out before the cut-off date.

A block of rooms has been reserved at:

Hawk's Cay Resort
61 Hawks Cay Boulevard
Duck Key, Florida 33050

Rate: Legislators/\$130.00* plus \$10 per day resort fee
All Others/\$150.00* plus \$10 per day resort fee
Villas (2 BR 2 Bath)/\$260.00* plus \$20 per day resort fee
*plus tax currently totaling 11.5%

- Reservations must be held by one night's room deposit (a major credit card guarantee is acceptable).
- The deadline for making hotel reservations is October 21, 2008.
- After that date, room requests at conference rates will only be accepted on a space-available basis.
- The NCOIL hotel room block extends from arrivals on Nov. 17 through departures on Nov. 26, 2008.



HOTEL CANCELLATIONS AND REFUNDS

Up to 7 days prior to arrival: \$50 penalty for cancellation of reservation. **Within 7 days of arrival: guest is responsible for payment in full for reserved rooms.** After November 14, please contact hotel directly with reservation changes or cancellations.

TRAVEL INFORMATION

Information regarding transportation from the airport to the hotel can be found on the NCOIL Web site.

E-mail: info@ncoil.org • Web site: www.ncoil.org • Phone: 518-687-0178