

# NCOIL 2009 ANNUAL MEETING

New Orleans, Louisiana - November 18 - 22, 2009

## National Conference of Insurance Legislators

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

- CDS model legislation
- systemic risk regulation
- healthcare balance billing
- employee misclassification model
- aftermarket crash parts model
- federal health reform costs
- airbag fraud model
- annuities suitability



*All Signs Point to New Orleans*

Register now at [ncoil.org](http://ncoil.org)



# NATIONAL CONFERENCE OF INSURANCE LEGISLATORS

*2009 Annual Meeting  
Royal Sonesta Hotel  
New Orleans, Louisiana  
November 18 through 22, 2009*



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.**

# INSURANCE LEGISLATORS ANNUAL MEETING

## COMMITTEE MEETINGS/ROUNDTABLES\*

### WEDNESDAY, NOVEMBER 18

**NCOIL INSTITUTE FOR INSURANCE POLICY: Legislator Seminar**  
*Presented by the Griffith Insurance Education Foundation*

9:00 a.m. — 3:30 p.m.

#### **Basics of Risk Management and Insurance: 101 for State Legislators**

Conducted by: James M. Carson, Ph.D., Florida State University  
David W. Sommer, Ph.D., St. Mary's University

*This Legislators-only seminar is free of charge. The Griffith Foundation will reimburse Tuesday night's lodging for all attendees. Breakfast and lunch will be provided during the seminar. Sign up now for this NCOIL accredited program! Register at [info@griffithfoundation.org](mailto:info@griffithfoundation.org) or [www.griffithfoundation.org/101](http://www.griffithfoundation.org/101)*

### THURSDAY, NOVEMBER 19

#### **NCOIL OFFICERS & CHAIRS/BUSINESS PLANNING/BYLAWS**

7:00 a.m. — 8:15 a.m.

#### **SUBCOMMITTEE ON NATURAL DISASTER INSURANCE**

8:30 a.m. — 9:30 a.m.

- Update on NAIC Development of Catastrophe Rating Model
- Consideration of Public-Private Catastrophe Financing Proposal

#### **FINANCIAL SERVICES & INVESTMENT PRODUCTS**

9:45 a.m. — 11:45 a.m.

- Vote on Proposed NCOIL Credit Default Insurance Model Legislation
- Update on State Exploration of Title, Credit Insurance Regulation
- Update on Municipal Bond Regulatory Issues

#### **NCOIL INSTITUTE FOR INSURANCE POLICY: HEALTH INSURANCE**

*Legislators Only. Presented by the Griffith Insurance Education Foundation*

11:45 a.m. — 1:00 p.m.

##### **"The History of Health Insurance in the U.S. from 1847 to 2009"**

Conducted by: Norma L. Nielson, Ph.D., CLU, Chairholder in Insurance and Risk Management, Haskayne School of Business, University of Calgary  
*Register now at [info@griffithfoundation.org](mailto:info@griffithfoundation.org) or [www.griffithfoundation.org/workshop](http://www.griffithfoundation.org/workshop)*

#### **SPECIAL P-C COMMITTEE: AIRBAG FRAUD MODEL ACT**

1:00 p.m. — 2:30 p.m.

#### **WORKERS' COMPENSATION INSURANCE**

2:45 p.m. — 5:30 p.m.

- Consideration of Employee Misclassification Model Law
- Report on WCRI Proposal on Benefit Levels/Cost Drivers

#### **IEC BOARD**

5:30 p.m. — 6:30 p.m.

### FRIDAY, NOVEMBER 20

#### **LIFE INSURANCE & FINANCIAL PLANNING**

8:00 a.m. — 9:15 a.m.

- Report on NAIC Annuity Suitability Developments
- Update on Life Insurer Capital & Surplus Relief Proposals
- Update on Principles-Based Reserving Efforts

#### **INTERNATIONAL INSURANCE ISSUES**

9:30 a.m. — 10:15 a.m.

- Report on Global Systemic Risk Developments
- Report on Reinsurance Tax Issues, i.e., Controversial H.R. 3424 Re: Affiliates
- Report on EU Plan to Determine Non-EU Regulatory Equivalency

## FRIDAY, NOVEMBER 20 (continued)

### HEALTH, LONG-TERM CARE & HEALTH RETIREMENT ISSUES

10:30 a.m. — 12:00 p.m.

- Consideration of Health Insurance Rescissions/Third-Party Review Models
- Consideration of State Balance Billing/Transparency Approaches
- Discussion of Ban on National Dental Reimbursement Discounts

### LUNCHEON WITH KEYNOTE ADDRESS

12:00 p.m. — 1:15 p.m.

### STATE-FEDERAL RELATIONS

1:30 p.m. — 4:00 p.m.

- Report on Federal Regulatory Reform Action
- Discussion of Proposed NARAB II, Surplus Lines/Reinsurance Legislation
- Consideration of Proposed MCAS Confidentiality Model Act

#### — **Roundtable on Future of Financial Regulation: Will Consumers Be Protected?**

2:30 p.m. — 4:00 p.m.

- *Would federal measures complicate or clarify consumer protection?*
- *How would a Consumer Financial Protection Agency (CFPA) play out?*
- *What role for the NAIC? Will state legislators be left out in the cold?*

### NCOIL-NAIC DIALOGUE

4:00 p.m. — 5:00 p.m.

- Federal Concerns, i.e. Systemic Regulation
- NAIC Development of an Independent Rating Agency
- Market Conduct as an Accreditation Standard
- IIPRC, Producer Licensing, Economic Modeling

### INSURANCE LEGISLATORS FOUNDATION (ILF) BOARD

5:00 p.m. — 5:30 p.m.

## SATURDAY, NOVEMBER 21

### LEGISLATORS ROUNDTABLE BREAKFAST

7:30 a.m. — 8:30 a.m.

### ROUNDTABLE ON HEALTH REFORM IN FLUX: WHAT ARE THE COSTS?

8:30 a.m. — 10:00 a.m.

What impacts of proposed reform — financial & otherwise? Cost shifting?  
Who ultimately will pay? States? Employers? Taxpayers? Will benefits suffer?

### SPECIAL P-C COMMITTEE: AFTERMARKET CRASH PARTS MODEL ACT

10:00 a.m. — 11:30 a.m.

## SUNDAY, NOVEMBER 22

### PROPERTY-CASUALTY INSURANCE

8:00 a.m. — 9:00 a.m.

- Votes on Proposed Airbag Fraud, Aftermarket Crash Part Model Laws
- Discussion of NFIP Policy Exclusion Concerns

### EXECUTIVE

9:00 a.m. — 10:30 a.m.

- Report on NAIC Reinsurance Regulatory Framework
- Consideration of Committee Recommendations
- Recognition of Outgoing, Incoming Presidents

# NCOIL 2009 ANNUAL MEETING

Register online or print online form

## REGISTRATION INFORMATION

### FOUR WAYS TO REGISTER:

Online: [www.ncoil.org](http://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 (general member state)	\$475.00	\$575.00
• Industry Education Council (IEC)	\$500.00	\$600.00
• Industry (non-IEC) and all others	\$750.00	\$850.00
• Academics, Think Tanks (non-IEC)	\$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 OCTOBER 20:

### FEE SCHEDULE -- ONE DAY:

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

### POST OCTOBER 20:

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 29, half refund up to November 5, no refund after November 5.

## 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:

Royal Sonesta Hotel  
300 Bourbon Street  
New Orleans, LA 70130

Rate: Legislators/\$129.00\*  
All Others/\$169.00\* \*plus tax currently totaling 13%



- 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 20, 2009.
- 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 November 16 through departures on November 25, 2009, based upon availability.

## HOTEL CANCELLATIONS AND REFUNDS

Any changes made within 7 days of arrival will result in a penalty equal to the reduced number of nights. A cancelled reservation will result in a charge of all nights originally booked. All changes must be made through the NCOIL national office.

## TRAVEL INFORMATION

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

**E-mail: [info@ncoil.org](mailto:info@ncoil.org) • Web site: [www.ncoil.org](http://www.ncoil.org) • Phone: 518-687-0178**