

# NCOIL



*WC Proof of Coverage Rules*  
*Dodd-Frank on-the-Ground Impacts*  
*Surplus Lines Uniformity/SLIMPACT*  
*Certificates of Insurance/NYS Binder Law*  
*Health Exchanges: State Design & Funding*  
*U.S. Trade Agreements/State Authority*  
*Unclaimed Property & Life Insurance*  
*Market Conduct Oversight & Costs*



***NCOIL Annual Meeting***  
***Santa Fe, New Mexico***  
***November 17 - 20, 2011***

## GENERAL INFORMATION

### MEETING ROOMS

All meeting rooms are located in the main conference area on lobby level of the Eldorado Hotel & Spa.

### REGISTRATION HOURS

The registration desk will be located on lobby level near the meeting rooms.

|          |                        |
|----------|------------------------|
| THURSDAY | 6:30 a.m. – 5:30 p.m.  |
| FRIDAY   | 7:00 a.m. – 5:00 p.m.  |
| SATURDAY | 7:30 a.m. – 12:00 p.m. |
| SUNDAY   | 6:30 a.m. – 9:30 a.m.  |

A continental breakfast will be served 7:00 a.m. to 10:00 a.m. on Thursday through Saturday, and 6:30 a.m. to 9:30 a.m. on Sunday. The breakfast will be located near the registration desk.

| IDENTIFICATION       | BADGE  |
|----------------------|--------|
| Legislature          | Blue   |
| Insurance Department | Red    |
| Federal Government   | Green  |
| IEC                  | Yellow |
| Industry/All Others  | White  |

| IDENTIFICATION              | RIBBON |
|-----------------------------|--------|
| Legislator                  | Blue   |
| Insurance Supervisor        | Red    |
| ILF Scholarship Contributor | Green  |
| Media                       | White  |

**Name badges must be worn** to attend all meetings and functions. Replacement badges will be issued only upon submission of a new registration form.

### LEGISLATORS:

Continuing ed credits may be available.  
Signatures on meeting/session sign-in sheets  
required to verify attendance.

**Cell phone use is prohibited during all meetings.**

NCOIL ANNUAL MEETING  
NOVEMBER 17 THROUGH 20, 2011  
ELDORADO HOTEL & SPA  
309 W. San Francisco Street  
Santa Fe, New Mexico 87501  
(505) 988-4455

**THURSDAY, NOVEMBER 17**

**NCOIL OFFICERS & CHAIRS**

*DeVargas Room, Lobby Level*

*7:00 a.m. – 8:00 a.m.*

*Chair: Rep. George Keiser, ND*

**LIFE INSURANCE & FINANCIAL PLANNING COMMITTEE**

*Anasazi Ballroom, Lobby Level*

*8:00 a.m. – 9:30 a.m.*

*Chair: Sen. Mike Hall, WV*

1. Consideration of proposed Model Unclaimed Life Insurance Benefits Act
2. Consideration of model rules on senior certifications
3. Discussion of pre-need funeral insurance fraud/insolvencies
4. Update on policy conversion and life settlements issues

**FINANCIAL SERVICES & INVESTMENT PRODUCTS COMMITTEE**

**Special Discussion of Dodd-Frank Act**

*Anasazi Ballroom, Lobby Level*

*9:45 a.m. – 11:15 a.m.*

*Chair: Assem. Joseph Morelle, NY*

1. Special discussion of Dodd-Frank Act on-the-ground impacts
2. Consideration of federal pension reform resolution
3. NAIC report on social media white paper
4. Review of Identity Theft Protection Model Act

**NCOIL INSTITUTE FOR INSURANCE POLICY  
(LEGISLATORS ONLY) LUNCHEON WORKSHOP**

*The Train is Coming: How Will International  
Regulation Preempt U.S. Authority?*

Presented by the Griffith Insurance Education Foundation

*Zia A/B, Lobby Level*

*11:30 a.m. - 12:45 p.m.*

**W. Jean Kwon, Ph.D., CPCU**  
Faculty Chair and Professor  
School of Risk Management  
St. John's University



## **SYMPOSIUM ON HEALTHCARE REFORM: PART 1**

Designing an Exchange: What Options are Right for Your State?

*Sunset Room, Lobby Level*

Panel I:

*1:00 p.m. – 3:00 p.m.*

*Moderator: Sen. James Seward, NY*



**Sheila Burke**  
Baker Donelson



**Chris Girod**  
Milliman, Inc.



**Brett Graham**  
Leavitt Partners

Panel II:

*3:00 p.m. – 4:00 p.m.*

*Moderator: Rep. Susan Westrom, KY*



**Elizabeth Abbott**  
Health Access Foundation



**Russ Childers**  
NAHU



**Josh Goldberg**  
NAIC



**Mark Pratt**  
AHIP

### **NCOIL-NAIC DIALOGUE**

*Anasazi Ballroom, Lobby Level*

*4:00 p.m. – 5:00 p.m.*

*Acting Chair: Rep. George Keiser, ND*

1. Market conduct examinations
2. Surplus lines insurance reform
3. International regulatory developments
4. FIO/FACI
5. Contingent annuities
6. Reinsurance collateral

### **BUDGET/AUDIT COMMITTEE**

*DeVargas Room, Lobby Level*

*5:00 p.m. – 5:30 p.m.*

*Chair: Sen. Carroll Leavell, NM*

## FRIDAY, NOVEMBER 18

### MEMBERSHIP COMMITTEE

*DeVargas Room, Lobby Level*

*7:30 a.m. – 8:00 a.m.*

*Chair: Rep. Charles Curtiss, TN*

1. Discussion of state activity/scholarships
2. Discussion of plans for future outreach

### BUSINESS PLANNING/BYLAWS COMMITTEES

*DeVargas Room, Lobby Level*

*8:00 a.m. – 9:30 a.m.*

*Bus. Planning Chair: Rep. Brian Kennedy, RI*

*Bylaws Chair: Rep. Ron Crimm, KY*

1. Update on future sites
2. Discussion of scholarship contribution policy
3. Consideration of bylaws amendments

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

*Anasazi Ballroom, Lobby Level*

*9:30 a.m. – 11:00 a.m.*

*Acting Chair: Rep. Charles Curtiss, TN*

1. Update on federal long-term care CLASS Act
2. Report on essential benefits recommendations to HHS
3. Update on state-federal medical loss ratio activity
4. Report on state-federal rate review developments
5. Discussion of discontinued health plans, pricing
6. Report on issues related to PBM merger

### INTERNATIONAL INSURANCE ISSUES COMMITTEE

*Special Meeting on Free Trade Agreement/Drug List Resolution*

*Anasazi Ballroom, Lobby Level*

*11:00 a.m. – 12:00 p.m.*

*Chair: Sen. Travis Holdman, IN*

1. Consideration of U.S. trade policy resolution
2. Discussion of global regulatory framework and state impact

### LUNCHEON WITH KEYNOTE ADDRESS

*Pavilion, Lobby Level*

*12:00 p.m. – 1:15 p.m.*

**The Honorable Gary King**  
New Mexico Attorney General  
*Speaking to State Border Issues*



## WORKERS' COMPENSATION INSURANCE COMMITTEE

*Anasazi Ballroom, Lobby Level*

*1:30 p.m. – 2:30 p.m.*

*Acting Chair: Rep. Steve Riggs, KY*

1. Consideration of proof-of-coverage resolution
2. Discussion of cross-border rules for workers
3. Report on healthcare reform impacts
4. Report on emerging issues
  - a. volunteer firefighter WC
  - b. physician Rx drug dispensing
  - c. IRS/independent contractor misclassification

## PROPERTY-CASUALTY INSURANCE COMMITTEE

*Anasazi Ballroom, Lobby Level*

*2:30 p.m. – 3:45 p.m.*

*Chair: Rep. Chuck Kleckley, LA*

1. Report on NFIP overhaul efforts
2. Discussion of Gulf Coast insurance concerns
3. Review of flex-rating, claims database, cat fund models
4. Report on third-party financing of legal suits
5. Consideration of certificate of insurance concerns

## INSURANCE LEGISLATORS FOUNDATION (ILF) BOARD

*DeVargas Room, Lobby Level*

*4:00 p.m. – 4:30 p.m.*

*Chair: Rep. George Keiser, ND*

1. Election of 2012 Board
2. Report on ILF scholarship activity
3. Consideration of scholarship contribution policy

## IEC BOARD

*Zia A/B, Lobby Level*

*4:30 p.m. – 5:30 p.m.*

## ILF SCHOLARSHIP DONOR RECEPTION

*By invitation of the ILF Board*

*Eldorado Court, Lobby Level*

*5:45 p.m. – 6:45 p.m.*

## SATURDAY, NOVEMBER 19

### STATE-FEDERAL RELATIONS COMMITTEE

*Anasazi Ballroom, Lobby Level*

*8:00 a.m. – 9:30 a.m.*

*Acting Chair: Rep. Robert Damron, KY*

1. Consideration of resolution on state IIPRC enactment
2. Update on Federal Insurance Office activity
3. Discussion of surplus lines reform/SLIMPACT
4. Discussion of market conduct-related issues
5. Review of market conduct, company licensing models

## **SYMPOSIUM ON HEALTHCARE REFORM: PART 2**

Exchange Funding: Finding the Money, Figuring the Costs

*Sunset Room, Lobby Level*

*9:45 a.m. – 11:15 a.m.*

*Moderator: Sen. Ruth Teichman, KS*



**Krista Drobac**  
NGA



**Patrick Holland**  
Wakely Consulting Group



**Joy Johnson Wilson**  
NCSL



**Chiquita Brooks-LaSure**  
U.S. Dept. of HHS

### **LEGISLATORS' ROUNDTABLE**

*Anasazi Ballroom, Lobby Level*

*11:15 a.m. – 12:00 p.m.*

*Moderator: Assem. Nancy Calhoun, NY*

1. Dialogue on NCOIL/state concerns

## **SUNDAY, NOVEMBER 20**

### **PROPERTY-CASUALTY INSURANCE COMMITTEE**

*Working Session on Certificates of Insurance Model Act*

*Anasazi Ballroom, Lobby Level*

*7:00 a.m. – 8:00 a.m.*

*Chair: Rep. Chuck Kleckley, LA*

1. Overview of recent Committee activity
2. Consideration of proposed amendments to model

### **EXECUTIVE COMMITTEE**

*Anasazi Ballroom, Lobby Level*

*8:00 a.m. – 9:30 a.m.*

*Chair: Rep. George Keiser, ND*

1. Consideration of non-controversial calendar
2. Committee reports/models
3. Announcement of new officers
4. Recognition of incoming, outgoing presidents

### **ADJOURNMENT**

*9:30 a.m.*

## Executive Committee

All state committee chairs responsible for insurance legislation in NCOIL contributing member states are automatically, per NCOIL bylaws, voting members of the Executive Committee at their first meeting.



President:  
Rep. George Keiser, ND



President-Elect:  
Sen. Carroll Leavell, NM



Vice President:  
Sen. Vi Simpson, IN



Secretary:  
Rep. Charles Curtiss, TN



Treasurer:  
Rep. Greg Wren, AL

Rep. Kurt Olson, AK  
Rep. Richard Laird, AL  
Sen. Joe Crisco, CT  
Rep. Rich Golick, GA  
Sen. Travis Holdman, IN  
Rep. Matt Lehman, IN  
Sen. Ruth Teichman, KS  
Sen. Thomas Buford, KY  
Rep. Robert Damron, KY\*  
Rep. Jeff Greer, KY  
Rep. Steven Riggs, KY  
Rep. Tommy Thompson, KY  
Rep. Susan Westrom, KY  
Rep. Chuck Kleckley, LA  
Rep. James Tucker, LA  
Rep. Barb Byrum, MI  
Sen. Joe Hune, MI  
Rep. Pete Lund, MI  
Sen. Scott Rupp, MO  
Sen. Buck Clarke, MS  
Sen. Bob Dearing, MS  
Sen. Billy Hewes, MS  
Sen. Dean Kirby, MS  
Sen. Jerry Klein, ND  
Rep. Don Flanders, NH  
Assem. William Barclay, NY  
Sen. Neil Breslin, NY  
Assem. Nancy Calhoun, NY  
Sen. William J. Larkin, Jr., NY\*  
Assem. Joseph Morelle, NY  
Sen. James Seward, NY\*

Sen. Kevin Bacon, OH  
Rep. William Batchelder, OH  
Sen. Keith Faber, OH  
Rep. Jay Hottinger, OH  
Sen. Jake Corman, PA  
Rep. Anthony Deluca, PA  
Rep. Robert Godshall, PA  
Rep. Marguerite Quinn, PA  
Sen. David Bates, RI  
Rep. Brian Kennedy RI\*  
Sen. William Walaska, RI  
Sen. Glenn McConnell, SC  
Rep. William Sandifer III, SC  
Sen. David Thomas, SC  
Rep. Craig Eiland, TX\*  
Rep. Larry Taylor, TX  
Rep. Hubert Vo, TX  
Del. Harvey Morgan, VA  
Rep. William Botzow, VT  
Sen. Ann Cummings, VT  
Rep. Kathleen Keenan, VT\*  
Rep. Warren Kitzmiller, VT  
Sen. Mike Hall, WV  
Sen. Joseph Minard, WV  
Del. Harry Keith White, WV

\* NCOIL Past Presidents

## NCOIL COMMITTEES AND SUBCOMMITTEES

### **Articles of Organization & Bylaws Revision Committee**

*Co-Chairs:* Rep. Ron Crimm, KY  
Sen. Jerry Klein, ND

Rep. Robert Damron, KY                      Sen. James Seward, NY  
Rep. George Keiser, ND                      Rep. Charles Curtiss, TN  
Assem. Nancy Calhoun, NY

### **Budget/Audit Committee**

*Chair:* Sen. Carroll Leavell, NM  
*Co-Vice Chairs:* Rep. Robert Damron, KY  
Rep. Don Flanders, NH

Rep. Ron Crimm, KY                      Sen. James Seward, NY  
Rep. Chuck Kleckley, LA                      Rep. Charles Curtiss, TN  
Rep. George Keiser, ND                      Rep. Kathleen Keenan, VT

### **Business Planning Committee**

*Chair:* Rep. Brian Kennedy, RI  
*Vice Chair:* Rep. Robert Damron, KY

Rep. Greg Wren, AL                      Sen. James Seward, NY  
Sen. Vi Simpson, IN                      Rep. Robert Godshall, PA  
Rep. Ted Edmonds, KY                      Rep. Charles Curtiss, TN  
Rep. Jim Kasper, ND                      Rep. Craig Eiland, TX  
Rep. George Keiser, ND                      Rep. Kathleen Keenan, VT  
Sen. Carroll Leavell, NM

### **Financial Services & Investment Products Committee**

*Chair:* Assem. Joseph Morelle, NY  
*Vice Chair:* Sen. Karen Gillmor, OH

Rep. Greg Wren, AL                      Sen. Kevin Bacon, OH  
Sen. Jason Rapert, AR                      Sen. Keith Faber, OH  
Sen. Travis Holdman, IN                      Rep. Michael Stinziano, OH  
Sen. Vi Simpson, IN                      Rep. Brian Kennedy, RI  
Sen. Ruth Teichman, KS                      Rep. William Sandifer III, SC  
Rep. Robert Damron, KY                      Sen. David Thomas, SC  
Rep. Tommy Thompson, KY                      Rep. Charles Curtiss, TN  
Rep. Susan Westrom, KY                      Sen. Rodney Ellis, TX  
Rep. Barb Byrum, MI                      Rep. Hubert Vo, TX  
Rep. Jim Kasper, ND                      Del. Harvey Morgan, VA  
Rep. George Keiser, ND                      Rep. William Botzow, VT  
Sen. David O'Connell, ND                      Sen. Ann Cummings, VT  
Rep. Don Flanders, NH                      Rep. Kathleen Keenan, VT  
Sen. Carroll Leavell, NM                      Sen. Mike Hall, WV  
Assem. William Barclay, NY                      Del. Harry Keith White, WV  
Sen. William J. Larkin, Jr., NY  
Sen. James Seward, NY

**Health, Long-Term Care & Health Retirement**

**Issues Committee**

*Chair:* Rep. Barb Byrum, MI

*Vice Chair:* Sen. Jake Corman, PA

|                                 |                           |
|---------------------------------|---------------------------|
| Rep. Kurt Olson, AK             | Sen. Kevin Bacon, OH      |
| Rep. Greg Wren, AL              | Sen. Keith Faber, OH      |
| Sen. Danny Altes, AR            | Rep. Robert Godshall, PA  |
| Sen. Vi Simpson, IN             | Rep. Marguerite Quinn, PA |
| Sen. Ruth Teichman, KS          | Sen. David Bates, RI      |
| Rep. Ron Crimm, KY              | Rep. Brian Kennedy, RI    |
| Rep. Robert Damron, KY          | Sen. William Walaska, RI  |
| Rep. Tommy Thompson, KY         | Sen. David Thomas, SC     |
| Rep. Susan Westrom, KY          | Rep. Charles Curtiss, TN  |
| Sen. Jim Marleau, MI            | Del. Harvey Morgan, VA    |
| Sen. Bob Dearing, MS            | Rep. William Botzow, VT   |
| Rep. Jim Kasper, ND             | Sen. Ann Cummings, VT     |
| Rep. George Keiser, ND          | Sen. Mike Hall, WV        |
| Rep. Don Flanders, NH           |                           |
| Sen. Carroll Leavell, NM        |                           |
| Assem. William Barclay, NY      |                           |
| Sen. Neil Breslin, NY           |                           |
| Assem. Nancy Calhoun, NY        |                           |
| Sen. William J. Larkin, Jr., NY |                           |
| Assem. Joseph Morelle, NY       |                           |
| Sen. James Seward, NY           |                           |

**Insurance Legislators Foundation Board**

*President:* Rep. George Keiser, ND

*Vice President:* Sen. Carroll Leavell, NM

*Secretary/Treasurer:* Sen. Vi Simpson, IN

|                                 |                          |
|---------------------------------|--------------------------|
| Rep. Greg Wren, AL              | Rep. Brian Kennedy, RI   |
| Rep. Robert Damron, KY          | Rep. Charles Curtiss, TN |
| Sen. William J. Larkin, Jr., NY | Rep. Craig Eiland, TX    |
| Sen. James Seward, NY           | Rep. Kathleen Keenan, VT |

**International Insurance Issues Committee**

*Chair:* Sen. Travis Holdman, IN

*Vice Chair:* Rep. Susan Westrom, KY

|                           |                          |
|---------------------------|--------------------------|
| Rep. Greg Wren, AL        | Sen. Keith Faber, OH     |
| Sen. Jason Rapert, AR     | Sen. David Thomas, SC    |
| Rep. Rich Golick, GA      | Rep. Charles Curtiss, TN |
| Sen. Vi Simpson, IN       | Rep. William Botzow, VT  |
| Rep. Robert Damron, KY    | Sen. Ann Cummings, VT    |
| Rep. Barb Byrum, MI       | Rep. Kathleen Keenan, VT |
| Rep. George Keiser, ND    |                          |
| Sen. Carroll Leavell, NM  |                          |
| Assem. Joseph Morelle, NY |                          |

**Legislators Roundtable**

*Moderator:* Assem. Nancy Calhoun, NY

### **Life Insurance & Financial Planning Committee**

*Chair:* Sen. Mike Hall, WV

*Vice Chair:* Sen. Ruth Teichman, KS

|                            |                               |
|----------------------------|-------------------------------|
| Rep. Greg Wren, AL         | Assem. William Barclay, NY    |
| Sen. Jason Rapert, AR      | Sen. Neil Breslin, NY         |
| Rep. Charolette Wagner, AR | Assem. Nancy Calhoun, NY      |
| Sen. Travis Holdman, IN    | Assem. Joseph Morelle, NY     |
| Sen. Lonnie Randolph, IN   | Sen. James Seward, NY         |
| Sen. Vi Simpson, IN        | Sen. Kevin Bacon, OH          |
| Rep. Ron Crimm, KY         | Sen. Keith Faber, OH          |
| Rep. Robert Damron, KY     | Sen. Jake Corman, PA          |
| Rep. Tommy Thompson, KY    | Rep. Robert Godshall, PA      |
| Rep. Barb Byrum, MI        | Rep. Marguerite Quinn, PA     |
| Rep. Pete Lund, MI         | Rep. William Sandifer III, SC |
| Sen. Jim Marleau, MI       | Sen. David Thomas, SC         |
| Sen. Bob Dearing, MS       | Rep. Charles Curtiss, TN      |
| Rep. Don Flanders, NH      | Del. Harvey Morgan, VA        |
| Rep. Jim Kasper, ND        | Rep. William Botzow, VT       |
| Rep. George Keiser, ND     | Sen. Ann Cummings, VT         |
| Sen. Jerry Klein, ND       | Del. Harry Keith White, WV    |
| Sen. Carroll Leavell, NM   |                               |

### **Membership Committee**

*Chair:* Rep. Charles Curtiss, TN

*Vice Chair:* Sen. Vi Simpson, IN

|                          |                          |
|--------------------------|--------------------------|
| Rep. Greg Wren, AL       | Rep. Brian Kennedy, RI   |
| Rep. Robert Damron, KY   | Sen. David Thomas, SC    |
| Rep. George Keiser, ND   | Rep. Kathleen Keenan, VT |
| Sen. Carroll Leavell, NM |                          |
| Sen. James Seward, NY    |                          |

### **NCOIL-NAIC Dialogue Committee**

*Chair:* Rep. Kathleen Keenan, VT

*Vice Chair:* Sen. James Seward, NY

|                          |                                 |
|--------------------------|---------------------------------|
| Rep. Kurt Olson, AK      | Sen. William J. Larkin, Jr., NY |
| Rep. Greg Wren, AL       | Sen. Kevin Bacon, OH            |
| Rep. Rich Golick, GA     | Sen. Keith Faber, OH            |
| Sen. Travis Holdman, IN  | Rep. Brian Kennedy, RI          |
| Sen. Vi Simpson, IN      | Sen. David Thomas, SC           |
| Rep. Robert Damron, KY   | Rep. Charles Curtiss, TN        |
| Rep. Jim Kasper, ND      | Rep. Herb Font-Russell, VT      |
| Rep. George Keiser, ND   | Sen. Mike Hall, WV              |
| Sen. Carroll Leavell, NM |                                 |

### **Nominating Committee**

*Chair:* Rep. George Keiser, ND

|                        |                        |
|------------------------|------------------------|
| Rep. Robert Damron, KY | Rep. Brian Kennedy, RI |
| Sen. James Seward, NY  | Rep. Craig Eiland, TX  |

### **NCOIL Past Presidents Advisory Committee**

*Chair:* Rep. Robert Damron, KY

Sen. William J. Larkin, Jr., NY      Rep. Craig Eiland, TX  
Sen. James Seward, NY              Rep. Kathleen Keenan, VT  
Rep. Brian Kennedy, RI

### **Property-Casualty Insurance Committee**

*Chair:* Rep. Chuck Kleckley, LA

*Vice Chair:* Assem. William Barclay, NY

|                            |                                 |
|----------------------------|---------------------------------|
| Rep. Kurt Olson, AK        | Sen. Carroll Leavell, NM        |
| Rep. Greg Wren, AL         | Sen. Neil Breslin, NY           |
| Sen. Denny Altes, AR       | Assem. Nancy Calhoun, NY        |
| Rep. Barry Hyde, AR        | Sen. William J. Larkin, Jr., NY |
| Rep. Charolette Wagner, AR | Assem. Joseph Morelle, NY       |
| Rep. Rich Golick, GA       | Sen. James Seward, NY           |
| Sen. Travis Holdman, IN    | Sen. Kevin Bacon, OH            |
| Rep. Matt Lehman, IN       | Sen. Keith Faber, OH            |
| Sen. Vi Simpson, IN        | Rep. Jay Hottinger, OH          |
| Sen. Ruth Teichman, KS     | Sen. Jake Corman, PA            |
| Rep. Ron Crimm, KY         | Rep. Robert Godshall, PA        |
| Rep. Robert Damron, KY     | Rep. Marguerite Quinn, PA       |
| Rep. Steve Riggs, KY       | Sen. David Bates, RI            |
| Rep. Barb Byrum, MI        | Rep. Brian Kennedy, RI          |
| Sen. Joe Hune, MI          | Sen. William Walaska, RI        |
| Rep. Pete Lund, MI         | Rep. William Sandifer III, SC   |
| Sen. Jim Marleau, MI       | Sen. David Thomas, SC           |
| Sen. Virgil Smith, MI      | Rep. Charles Curtiss, TN        |
| Sen. Buck Clarke, MS       | Sen. William Ketron, Jr., TN    |
| Sen. Bob Dearing, MS       | Rep. Charles Sargent, TN        |
| Sen. Billy Hewes, MS       | Rep. Hubert Vo, TX              |
| Sen. Dean Kirby, MS        | Del. Harvey Morgan, VA          |
| Rep. Jim Kasper, ND        | Rep. William Botzow, VT         |
| Rep. George Keiser, ND     | Rep. Kathleen Keenan, VT        |
| Sen. Jerry Klein, ND       | Rep. Herb Font-Russell, VT      |
| Sen. David O'Connell, ND   | Sen. Mike Hall, WV              |
| Rep. Don Flanders, NH      |                                 |

### **State-Federal Relations Committee**

*Chair:* Sen. Keith Faber, OH

*Vice Chair:* Rep. Larry Taylor, TX

|                                 |                               |
|---------------------------------|-------------------------------|
| Rep. Greg Wren, AL              | Sen. Kevin Bacon, OH          |
| Rep. Barry Hyde, AR             | Rep. Michael Stinziano, OH    |
| Sen. Jason Rapert, AR           | Rep. Brian Kennedy, RI        |
| Sen. Travis Holdman, IN         | Rep. William Sandifer III, SC |
| Sen. Vi Simpson, IN             | Sen. David Thomas, SC         |
| Sen. Ruth Teichman, KS          | Rep. Charles Curtiss, TN      |
| Rep. Robert Damron, KY          | Sen. William Ketron, Jr., TN  |
| Rep. Barb Byrum, MI             | Rep. Charles Sargent, TN      |
| Rep. Jim Kasper, ND             | Sen. Rodney Ellis, TX         |
| Rep. George Keiser, ND          | Del. Harvey Morgan, VA        |
| Rep. Don Flanders, NH           | Rep. Herb Font-Russell, VT    |
| Sen. Carroll Leavell, NM        | Rep. Kathleen Keenan, VT      |
| Sen. William J. Larkin, Jr., NY | Del. Harry Keith White, WV    |
| Assem. Joseph Morelle, NY       |                               |
| Sen. James Seward, NY           |                               |

**Subcommittee on Natural Disaster Insurance Legislation**

*Chair:* Sen. Dean Kirby, MS

*Vice Chair:* Rep. Craig Eiland, TX

Rep. Rich Golick, GA

Sen. Bob Dearing, MS

Sen. Billy Hewes, MS

Rep. George Keiser, ND

Sen. David O'Connell, ND

Rep. Don Flanders, NH

Sen. Carroll Leavell, NM

Assem. Joseph Morelle, NY

Sen. Keith Faber, OH

Sen. David Thomas, SC

Rep. Charles Curtiss, TN

Rep. Charles Sargent, TN

Rep. Hubert Vo, TX

Del. Harvey Morgan, VA

Rep. Herb Font-Russell, VT

**Workers' Compensation Insurance Committee**

*Chair:* Rep. William Sandifer III, SC

*Vice Chair:* Rep. Steve Riggs, KY

Rep. Kurt Olson, AK

Sen. Denny Altes, AR

Rep. Barry Hyde, AR

Rep. Matt Lehman, IN

Sen. Vi Simpson, IN

Sen. Ruth Teichman, KS

Rep. Barb Byrum, MI

Sen. Dean Kirby, MS

Rep. George Keiser, ND

Sen. Jerry Klein, ND

Rep. Don Flanders, NH

Sen. Carroll Leavell, NM

Assem. William Barclay, NY

Assem. Nancy Calhoun, NY

Sen. William J. Larkin, Jr., NY

Sen. Kevin Bacon, OH

Sen. Keith Faber, OH

Sen. Jake Corman, PA

Sen. David Thomas, SC

Rep. Charles Curtiss, TN

Sen. William Ketron, Jr., TN

Rep. Charles Sargent, TN

Del. Harvey Morgan, VA

Rep. William Botzow, VT

Sen. Ann Cummings, VT

Rep. Herb Font-Russell, VT

Rep. Kathleen Keenan, VT

Sen. Mike Hall, WV

**NCOIL ANNUAL MEETING  
NOVEMBER 17 – 20, 2011**

**THURSDAY, NOVEMBER 17**

- 6:30 a.m. - 5:30 p.m. Registration  
*Exhibits Open: 8:00 a.m. – 11:30 a.m.*
- 7:00 a.m. - 8:00 a.m. Officers & Chairs
- 8:00 a.m. - 9:30 a.m. Life Insurance & Financial Planning Committee
- 9:45 a.m. - 11:15 a.m. Financial Services & Investment Products Committee  
*Special Discussion of Dodd-Frank Act*
- 11:30 a.m. - 12:45 p.m. NCOIL Institute for Insurance Policy  
(Legislator Only) Luncheon Workshop
- 1:00 p.m. - 4:00 p.m. Symposium on Healthcare Reform: Part 1**  
Designing an Exchange:  
What Options are Right for Your State?
- 1:00 p.m. - 3:00 p.m. Panel I
- 3:00 p.m. - 4:00 p.m. Panel II
- 4:00 p.m. - 5:00 p.m. NCOIL-NAIC Dialogue
- 5:00 p.m. - 5:30 p.m. Budget/Audit Committee

**FRIDAY, NOVEMBER 18**

- 7:00 a.m. - 5:00 p.m. Registration  
*Exhibits Open: 8:00 a.m. – 11:30 a.m.*
- 7:30 a.m. - 8:00 a.m. Membership Committee
- 8:00 a.m. - 9:30 a.m. Business Planning/Bylaws Revision Committees
- 9:30 a.m. - 11:00 a.m. Health, LTC & Health Retirement Issues Committee
- 11:00 a.m. - 12:00 p.m. International Insurance Issues Committee  
*Special Meeting on Free Trade Agreements*
- 12:00 p.m. - 1:15 p.m. Luncheon with Keynote Address  
The Honorable Gary King, NM Attorney General
- 1:30 p.m. - 2:30 p.m. Workers' Compensation Insurance Committee
- 2:30 p.m. - 3:45 p.m. Property-Casualty Insurance Committee
- 4:00 p.m. - 4:30 p.m. Insurance Legislators Foundation (ILF) Board
- 4:30 p.m. - 5:30 p.m. IEC Board
- 5:45 p.m. - 6:45 p.m. ILF Scholarship Donor Reception  
*By invitation of the ILF Board*

**SATURDAY, NOVEMBER 19**

- 7:30 a.m. - 12:00 p.m. Registration  
*Exhibits Open: 8:00 a.m. – 11:30 a.m.*
- 8:00 a.m. - 9:30 a.m. State-Federal Relations Committee
- 9:45 a.m. - 11:15 a.m. Symposium on Healthcare Reform: Part 2**  
Exchange Funding:  
Finding the Money, Figuring the Costs
- 11:15 a.m. - 12:00 p.m. Legislators' Roundtable

**SUNDAY, NOVEMBER 20**

- 6:30 a.m. - 9:30 a.m. Registration  
*Exhibits Open: 8:00 a.m. – 9:30 a.m.*
- 7:00 a.m. - 8:00 a.m. Property-Casualty Insurance Committee  
*Working Session on Certificates of Insurance Model*
- 8:00 a.m. - 9:30 a.m. Executive Committee