

**NATIONAL CONFERENCE OF INSURANCE LEGISLATORS
BUSINESS PLANNING COMMITTEE
DUCK KEY, FLORIDA
NOVEMBER 18, 2004
DRAFT MINUTES**

The National Conference of Insurance Legislators (NCOIL) Business Planning Committee met at Hawk's Cay Resort in Duck Key, Florida, on Thursday, November 18, 2004, at 3:00 p.m.

Sen. Steven Geller of Florida, chair of the Committee, presided.

Other members of the Committee present were:

Rep. Robert Damron, KY
Rep. George Keiser, ND
Rep. Brian Kennedy, RI
Rep. Craig Eiland, TX
Rep. Kathleen Keenan, VT
Rep. Mark Young, VT
Sen. Frank Deem, WV

Other legislators present were:

Sen. Carroll Leavell, NM
Assem. Nancy Calhoun, NY

Also in attendance were:

Bob Mackin, Mackin & Company, NCOIL Executive Director
Susan Nolan, Mackin & Company, NCOIL Deputy Executive Director
Candace Thorson, NCOIL Director of Legislative Affairs & Education,
Property-Casualty and Workers' Compensation Insurance
Frances Liebich, NCOIL Director of Legislative Affairs & Education,
Health and Life Insurance

MINUTES

The Committee voted unanimously to approve the minutes of its July 15, 2004, meeting in Chicago, Illinois.

**ADMINISTRATION
FUTURE SITES**

Ms. Nolan reported that she had secured locations for the next several NCOIL meetings, through the 2006 Spring Meeting. She said that future sites were as follows:

2005 Spring Meeting	Hilton Head Island, South Carolina
2005 Summer Meeting	Newport, Rhode Island

2005 Annual Meeting	San Diego, California
2006 Spring Meeting	Savannah, Georgia

The Committee discussed additional locations for future conferences and expressed interest in pursuing opportunities in New Orleans, LA; Burlington, VT; Napa, CA; and at the Bonaventure in Fort Lauderdale, FL. Legislators also addressed the possibility of holding a meeting in North Carolina but resolved that until the state became an NCOIL member, it would be inappropriate to schedule a conference there.

MEMBERSHIP

Mr. Mackin directed the Committee to a memo he had prepared that outlined both progress NCOIL has made in attracting new member states and efforts to encourage more legislative participation from current members. He commented that NCOIL legislators must meet with state leadership, rather than insurance committee chairs, in order to make further progress. He also noted that membership was the most important, and yet most challenging, NCOIL objective and that states may need to pursue more creative ways of funding NCOIL dues.

Ms. Nolan said that membership would be her main priority when she became NCOIL Executive Director, as it had been Mr. Mackin's.

After much discussion, Committee members chose individual states for which they would assume the responsibility of contacting key legislative leadership. Members selected their states based on geographic proximity to their home jurisdictions. The Committee voted that members should report their efforts at the 2005 NCOIL Spring Meeting.

DUES

Mr. Mackin reported that NCOIL had received annual dues from a number of states and that some jurisdictions had paid at least part of the dues they owed from previous years. He reminded the Committee that, in some states, only one legislative chamber is paying dues. He said that work must be done to encourage full \$10,000 per year dues payments.

REGISTRATION FEES

Ms. Nolan reported that current NCOIL policy was to waive the registration fees of state insurance commissioners, or of one insurance department representative should the commissioner be unable to attend. She said that, as a result, NCOIL was covering the coffee break and reception expenses of these regulators at significant cost to NCOIL. She said more than 20 regulators had attended the 2004 Summer Meeting, representing a loss to NCOIL of several thousand dollars. She commented that NCOIL did not have the resources to continue doing this, particularly in light of recent transition expenses, and noted that the National Association of Insurance Commissioners (NAIC) has only one reception at its conferences and does not provide coffee breaks.

Ms. Nolan proposed that NCOIL begin charging regulators whose registration fees are waived a small charge to cover their meal expenses. She said that previous conversations with some commissioners had indicated a regulator willingness to pay such a fee.

Some legislators expressed concern that a food charge would prevent certain insurance departments from sending regulators to NCOIL conferences, which might reduce general attendance at NCOIL meetings. Staff and others said that was unlikely and suggested that legislators speak with their commissioners regarding whether a food charge would impact NCOIL attendance.

Rep. Keenan suggested that commissioners from NCOIL-member states should continue to attend NCOIL meetings registration-free, but that regulators from non-member jurisdictions should be required to pay.

The Committee determined to investigate the issue further prior to the 2005 Spring Meeting.

OTHER BUSINESS

WEB SITE ISSUES

Ms. Thorson reported that members of the Industry Education Council (IEC) frequently called NCOIL staff requesting an IEC password for the NCOIL Web site, which has been password-restricted since early 2004. She reminded the Committee that there was no IEC password and that IEC members are asked to pay a discounted \$20 charge to receive a copy of a restricted NCOIL document. This charge, she said, was to cover staff time and shipping expenses.

Ms. Thorson noted that NCOIL legislators receive a password that changes three times per year, in conjunction with NCOIL meetings, and that grants them full access to the site. She said that meeting attendees receive a separate meeting-registrant password that affords temporary access to the meeting minutes and summary report of the NCOIL conference that the registrant attended.

After some discussion, the Committee voted to overview the Web site system during the upcoming NCOIL Executive Committee meeting. Legislators were of the opinion that doing so would discourage continued confusion.

NCOIL CONSUMER PARTICIPATION PROGRAM

Ms. Thorson reported that the NCOIL consumer participation program was scheduled for review and reminded the Committee that it had adopted the program during the 2003 NCOIL Annual Meeting. She said the system waives the registration fees of three (3) consumer advocates per NCOIL conference. She noted that the advocates may be chosen from among national and regional representatives and are required to meet certain eligibility criteria determined by NCOIL. Ms. Thorson said that since the

program's adoption, several consumer advocates had benefited from the registration-fee waivers.

Following some discussion, the Committee voted to readopt the NCOIL consumer participation program. Rep. Young voted against the motion.

ADJOURNMENT

There being no further business, the meeting adjourned at 4:15 p.m.