

# **Commemoration of the 50th Anniversary of the National Council of Insurance Legislators**



**NATIONAL COUNCIL OF INSURANCE LEGISLATORS**

**Sound Public Policy In 50 States For 50 Years**



## Many notable things occurred in 1969 ....

... to name a few, American astronauts landed on the moon, the New York Jets beat the heavily favored Baltimore Colts in the Super Bowl, thousands attended the Woodstock and Altamont Music Festivals, Richard Nixon took the oath of office to become the 37th President of the United States, the Stonewall Riots took place, the first automatic teller machine was unveiled, former President Eisenhower passed away, Butch Cassidy and the Sundance Kid premiered in theaters the Brady Bunch premiered on television, and President Nixon delivered his famous silent majority speech.

In October 1969 in New York City, more than 50 state legislators from 17 states met to discuss solutions to the threat of federal encroachment on insurance and better ways for the states to coordinate with one another and thus the Conference of Insurance Legislators (COIL) was born.

In the first few decades, the organization discussed models regarding health guaranty associations, HMO issues, arson, national health care, workers' compensation issues and federal no-fault automobile insurance issues.

We have scoured past COIL/NCOIL meeting minutes, and compiled a historical timeline and a list of past presidents to create this commemorative edition. We reached out to more than two dozen past presidents who are still living — by letter, electronic mail, webmail, LinkedIn, and Facebook Messenger — and asked them to share their thoughts. We are proud that a dozen have shared their memories of their time with NCOIL. Legislators from 28 states have served as President of this organization and meetings were held in 34 states plus the District of Columbia and one in Toronto, Canada.

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NCOIL's First President, New York Senator Bernard G. Gordon, addresses an early meeting of the Conference of Insurance Legislators. Participating are Mississippi Senator Perrin Purvis, Rhode Island Representative Samuel C. Kagan, the next two men are unidentified but the final three are staff to Senator Gordon - Julie Cohen, Donnie Elotto and Elsie Banks.

Over five decades, the organization has evolved from meeting annually (with the Executive Committee and later individual committees meeting separately during the course of the year) to three National Meetings a year where policy committees discuss emerging issues, draft and deliberately consider model laws. Over the years there have been discussions regarding affiliating with other organizations; yet NCOIL remains the strong, stand-alone organization it is today.

The future? It is difficult to know where the organization will be in 50 years. We hope the organizing legislators would be proud of how NCOIL has emerged as the pre-eminent organization it is today. We are committed to it remaining so.

As the current NCOIL officers, we are proud that meetings routinely draw more than 300 attendees and 70 legislators, three times a year every year to solve problems. We imagine NCOIL will continue to be on the forefront of crafting solutions to emerging insurance policy issues.

- LA Senator Dan "Blade" Morrish, President**
- IN Representative Matt Lehman, Vice President**
- CA Assemblyman Ken Cooley, Treasurer**
- NY Assemblyman Kevin Cahill, Secretary**
- AR Senator Jason Rapert, Immediate Past President**
- IN Senator Travis Holdman, Immediate Past President**

## Historical Timeline of NCOIL Compiled from NCOIL Meeting Minutes

The more things change, the more they remain the same. In reviewing the past minutes and inaugural organizational flyer about the Conference of Insurance Legislators, as it was first known, among the reasons for forming the organization, in the organizers' words below, are still largely relevant today:

*"The continued threat of federal intervention in recent years and the need for an interchange of views and information on insurance problems common to all of the states such as rate regulation, market availability, insolvency protections, fire pools and automobile liability insurance have made it essential that better channels of communication at the state legislative level be developed."*

This historical timeline was created from the available meeting minutes and documents. It attempts to give the reader some interesting policy and administrative highlights but is not an exhaustive or complete summary of what initially was the Conference of Insurance Legislators, then the National Conference of Insurance Legislators, and now the National Council of Insurance Legislators has worked on for the past 50 years. The first available minutes were those from 1973 and there is a gap in the mid 1990's that we have attempted to reconstruct.

### 1969

- First meeting was held in New York City from October 1st - 3rd.
- More than 50 legislators representing 17 states east of the Mississippi River.
- The assembled gathering heard from the Federal Insurance

Administrator, Superintendent of the New York Insurance Department, Lieutenant Governor Malcom Wilson.

- Issues discussed included protection of state-based regulation of insurance; FAIR and flood insurance program.

### 1970

- Adopted Life and Health Guaranty Association Model Act

### 1972

- Adopted Articles of Organization/Bylaws

### 1973

- Considered affiliating with National Legislative Conference.
- Meeting fees:
  - \$40/legislator and staff
  - \$100/commissioner
  - \$100/industry
- Creation of a site selection committee
- Discuss federal No-Fault insurance
- Charles Davis is the Executive Director.

### 1974

- Testified in DC against Federal No-Fault.
- Creation of federal/state Relations Committee.
- A motion was made in the Executive Committee to exclude industry from participating that was defeated.
- By-laws committee proposed.
- Involuntary market programs.
- HMO's and national health insurance and Model Health bill for states.
- Creation of the Industry Advisory Council (IAC) to assist with meetings.
- Adopts resolution urging Congress to leave insurance to the states.
- Creation of a medical malpractice committee.







## COIL Organizational Flyer from 1969

Conference of Insurance Legislators

In October 1969, The Chairman of your Committee invited state legislators of 22 states east of the Mississippi to New York City to participate in a three day conference on insurance problems. The continued threat of federal intervention in recent years and the need for an interchange of views and information on insurance problems common to all of the states such as rate regulation, market availability, insolvency protection, fire pools and automobile liability insurance have made it essential that better channels of communication at the state legislative level be developed.

Permanent forums have long existed for the executive branches of state government concerned with insurance regulation (the National Association of Insurance Commissioners) and for state legislative bodies generally (the National Conference of State Legislative Leaders, National Legislative Conference, etc.,). The absence of an interstate forum of state legislators whose exclusive concern would be the wide-ranging and complex problems of insurance regulation has several hampered joint efforts by the states to solve common problems, to provide information flow and to effectively represent the views of the states to Washington.

More than 50 legislators representing 17 states attended the three-day conference. Among the insurance experts who addressed the group on the opening day was Mr. George K. Bernstein, Federal Insurance Administrator and previously First Deputy Superintendent of the New York Insurance Department. Mr. Bernstein discussed the four-point program for property-liability insurance recently enacted in New York State. He also commented on the federal FAIR plan and flood insurance program. Mr. Richard E. Stewart, Superintendent of Insurance of New York spoke on the regulation of holding companies and conglomerates and on the automobile liability insurance study being conducted by the New York Department.

On Thursday, October 2<sup>nd</sup>, following brief remarks from Lieutenant Governor Malcolm Wilson and Senate Minority Leader Joseph Zaretski, Mr. Marshall Cobleigh, the Speaker of the House of New Hampshire, addressed the group. Mr. Cobleigh, a member of the Consumer Advisory Committee of the U.S. Department of Transportation automobile study, described the progress of the D.O.T. study and commented on various proposals to modify or replace our present system of tort liability in automobile insurance. Mr. Kelly Fox, Assistant Secretary of the Commerce Clearing House, discussed the state legislative process and the possibilities for improving the process by use of computers.

On Friday, October 3<sup>rd</sup>, the final day of the conference, Mr. T. Lawrence Jones, President of the American Insurance Association, and Mr. George E. DeWolf, Associate General Counsel of the National Association of Independent Insurers, both discussed the problems of automobile liability insurance and commented in detail on various plans which have been proposed to meet these problems. The honorable Perry Duryea, Speaker of the House of New York State, briefly addressed the group.

At the close of the sessions, sentiment was unanimous among the legislators that the meetings had been most informative and productive and that they should be continued. An informal organizational committee, consisting of one member from each state, was created to meet in Chicago before January 1, 1970. On October 30, 1969, the committee met in Chicago, agreed to form a permanent body to be called the Conference on Insurance Legislators ("COIL") and elected a Chairman, Vice Chairman and Executive Committee as follows:

### CHAIRMAN

Senator Bernard G. Gordon, New York

### VICE-CHAIRMAN

Rep. Albert A. Kramer, Michigan

### EXECUTIVE COMMITTEE

Rep. L. Waldo Bigelow, Jr., New Hampshire  
Rep. Philip N. Carney, Massachusetts  
Sen. Egbert B. Groen, Illinois  
Rep. Samuel C. Kagan, Rhode Island  
Rep. Gerald H. Leonard, Georgia  
Sen. Gerald D. Lorge, Wisconsin  
Rep. Thomas V. McComb, Indiana  
Sen. Arthur A. Piasecki, Pennsylvania

Sen. Perrin Purvis, Mississippi  
Del. Alan M. Resnick, Maryland  
Rep. Thomas Salamone, Connecticut  
Sen. Lyle A. Smith, West Virginia  
Assem. Austin N. Volk, New Jersey  
Rep. Richard G. Reichel, Ohio  
Rep. Henry G. Yonce, South Carolina

Plans call for a meeting of the Executive Committee in March 1970 followed by a regular meeting of COIL some time in August or September of 1970.

## Past and Present Presidents of NCOIL Share Their Recollections of the Organization

### Representative Mike Stinziano, 1990

In 1990, when I served as President, NCOIL fought hard against repeal of the McCarran-Ferguson Act, maintaining strong opposition against federal intervention into the rights of the states to regulate and legislate insurance matters.

Equally important was NCOIL's commitment to support state insurance departments because, at the time, there was a high of level of concern about insurance company solvency and the ability of state insurance commissioners to monitor for solvency, including the way companies could be restored to financial health.

NCOIL worked closely with the NAIC to bring all insurance departments to a level of competency that would provide early detection of problems and protect insurance policy holders against company insolvencies.

Another other major focus in 1990 was NCOIL's study of the underlying causes of automobile insurance rate increases, responding to constituent demands for automobile insurance reform.

Many constituents across the country experienced increasing difficulty paying car insurance premiums which increased at four times the cost of living since the early 1980s.

In some cities, like Los Angeles, Boston, Cleveland, and Miami, people found that paying for basic automobile liability insurance had become prohibitive.

Even outside densely populated metropolitan areas, people were concerned about the rising cost of car insurance and, in one way or another, by mail, phone, at public meetings, even sometimes at the gas pump, constituents were letting legislators know in strong words about the need for reform. Enacting auto insurance reforms, including changes in the legal system under which automobile liability insurance operated, was not an easy job, but it got done.



Ohio Representative Mike Stinziano

Legislators also enacted tough laws to help police and prosecutors fight insurance fraud, which at the time accounted for more than 20 cents of every dollar our constituents paid for auto insurance.

In the early 1990s, legislators also passed laws designed to increase the use and installation of seat belts and air bags in cars to lower the number of deaths and injuries resulting from auto accidents. We also passed laws to discourage people from driving while under the influence of drugs and alcohol.

Finally, legislators established laws to require that insurance companies price and sell auto insurance fairly on the basis of accurate data certified by independent professionals.

In addition to auto insurance reform, state insurance legislators also began addressing skyrocketing premium rates and mounting losses in workers compensation insurance as well as environmental issues resulting from spills and toxic releases across the county.

Looking back, I'm proud of NCOIL's leadership on so many issues important to our constituents and honored to have played a small part in NCOIL's successes over the years.



# Celebrating 50 years

## AND NUMEROUS SUCCESS STORIES

I am honored to have served as NCOIL President from 2013-2014. The collaboration, collegial relationships and mutual respect from members across the aisle and across the nation, show a true passion for public service and providing a true balance on insurance issues.

**Gregory D. Wren, President and CEO**

Cornerstone Holding Company, Inc.

Cornerstone Life Insurance Company, Inc.

Cornerstone Managing General Agency, Inc.

[greg@cornerstonemga.com](mailto:greg@cornerstonemga.com)

## Senator Steven Geller, 2004

I was involved with NCOIL as an attendee from approximately 1990 to 2008 and was President from 2003 to 2004. I enjoyed my time in NCOIL, and learned much about insurance. I particularly enjoyed my time as President or President-elect attending NAIC meetings, where I believe that I was an effective advocate for the prerogative of legislatures in general, and NCOIL in particular.

One of the big issues during my presidency, which began before my presidency, was the Terrorism Reinsurance Act (TRIA). After 9-11-01, the then-NCOIL President appointed a Task Force on Terrorism Insurance, which I co-chaired with someone from New York. We toured Ground Zero within weeks of the attack. We worked hard to convince Congress that TRIA was a necessity.

Coming from Florida, one of my biggest priorities as President was working on a National Natural Disaster plan. Then-Florida Insurance Commissioner Kevin McCarty and I jointly worked on convincing NCOIL and the NAIC to support a plan where the federal government would serve as a guarantor of insurance policies sold through a state fund, like the California Earthquake fund, or the Florida or Hawaii Hurricane Catastrophe funds. This would have



**Florida Senator  
Steve Geller**

required no federal funds, as the states would have had to repay over a period of years any federal funds expended. Although this would have dramatically reduced windstorm premiums with no net out-of-pocket to the treasury, we were never successful at getting this through either NAIC or NCOIL.

I'm a Democrat, and served as the Minority (Democratic) Leader of the Florida Senate. Although I'm not a PI lawyer, I was perceived to be an ally of theirs. I frequently fought to ensure that NCOIL panels were balanced, and not entirely composed of insurance company speakers. I hope that NCOIL is still seen as a bi-partisan, balanced group of legislators.

## Representative Craig Eiland, 2005

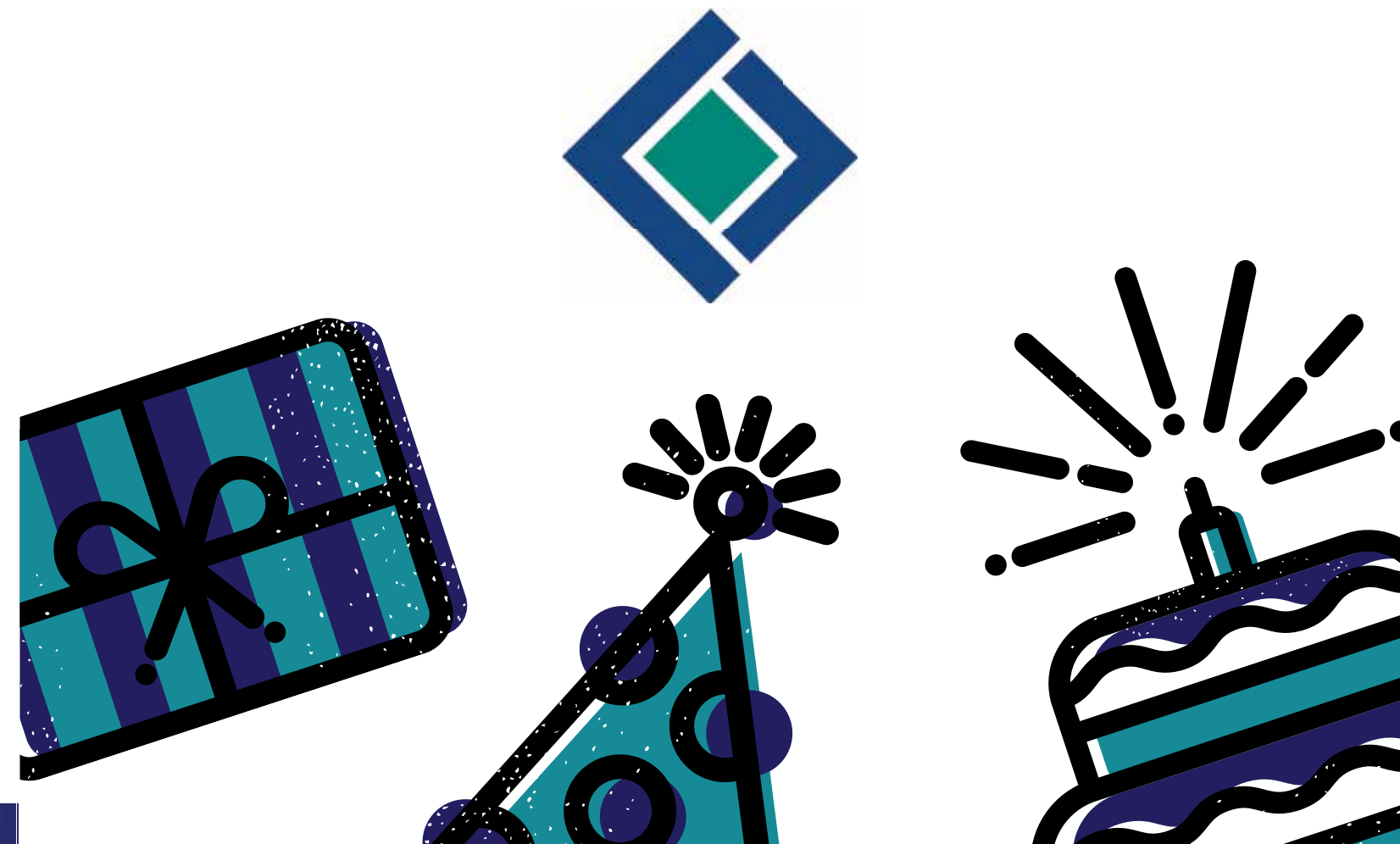
Receiving notice on Labor Day weekend from my friend and former President, Brian Patrick Kennedy, that our colleague Senator Bill Larkin (R-NY) had passed away, reminded me of one of the most important aspects of my time at NCOIL — making connections and then building relationships and friendships with people from across the country. It is a unique set of people that actually want to gather three times a year and discuss INSURANCE (of all things) ... for days on end. I met people, both Republican and Democrat, from across the country and was able to get a real sense of what was happening in the various state houses.

As a member, and then President, one of my goals was to make sure when we came together that we heard all sides of the issue. As a Democrat and a trial lawyer from Texas, I knew we all have plenty of echo chambers in our districts and states. I always felt that if we were going to pass meaningful, lasting model bills, we needed to make sure that we heard all sides at NCOIL so that when we went back to our states, we had "heard it all before" and addressed it in the model bill or had reasons and facts to dispute the issue.



**Texas Representative  
Craig Eiland**

I also remember the continual struggle to keep state regulation relevant and maintaining a central role for legislators, aka NAIC/Federal Preemption wars. I worked hard and long on the credit for reinsurance model bill and recently (post legislative retirement) was able to help pass the bill in Texas. It only took 10-12 years from start to finish! Although I retired (voluntarily) after 20 years of public service and now practice law full time, I have fond and rewarding memories of NCOIL and always look to reconnect with my friends.



## Senator James L. Seward, 2008

It was an honor to serve as president of the National Council of Insurance Legislators from November 2008-2009. Certainly, this was a challenging time and one of great achievements. Following the recent financial downturn, the insurance industry, like so many others, was facing difficult decisions. My goal as president of NCOIL was to work with our membership to develop solutions that would stimulate growth within the insurance marketplace, while assisting the companies that provide insurance products to consumers and provide employment for millions.

During my tenure, I worked to expand NCOIL's commitment to educate our federal representatives regarding the strengths of the state-based regulatory system and to resist federal intrusion in the regulation of insurance. Partnerships with a variety of other state organizations – the National Association of Insurance Commissioners (NAIC), the National Governors Association (NGA), the Conference of State Bank Supervisors (CSBS), and the North American Securities Administrators Association (NASAA), among others – helped accomplish this objective.

This was also a time for NCOIL to continue to promote state-based modernization efforts regarding speed-to-market, market conduct, and producer licensing. Another key focus was the use of education and occupation in underwriting personal lines insurance, credit default swap regulation, crop insurance adjuster licensing, and healthcare reform strategies.



**New York Senator  
James L. Seward**

There were great strides taken in a number of the areas mentioned, along with the enactment of additional model laws:

- Disclosure of rental damage waivers;
- An “extraordinary life circumstances” amendment to the NCOIL model act regarding use of credit information in personal insurance, one of the most consumer-friendly provisions in the model;
- A resolution assisting insurance agents & brokers to sell health insurance on Affordable Care Act health insurance exchanges;
- A construction industry workers’ compensation coverage model act to stamp out fraud and abuse; (2009)
- A model act regarding auto airbag fraud.

During my presidency, we tackled diverse topics and delivered a number of accomplishments, thanks in large part to legislative partners from across the country and the devoted NCOIL staff. It was an honor and privilege to wield the NCOIL gavel.

## Representative Bob Damron, 2010

During my years as a part of NCOIL's leadership team, we always focused our efforts on providing all state legislators the opportunity to participate in the development of model legislation and the impact of the regulation of insurance on a national level.

The coming together of legislators from the various states on a bipartisan basis provided an opportunity and a laboratory for ideas that promoted better consumer protection of the insurance industry, while at the same time developing an understanding of the business principles of the insurance industry. We always focused on maintaining NCOIL's independence from both the industry and state regulators. I am proud of the many model bills (including the Unclaimed



**Kentucky Representative  
Bob Damron**

Life Insurance Benefits Act and the Beneficiaries Bill of Rights) that were put forward during my year as President of NCOIL and that were to be signed into law in the majority of the states.

## Representative Charles Curtiss, 2013

Attending NCOIL meetings, serving on the board, and serving as President in 2013 was one of the greatest experiences of my life. Although I served as Chairman for the House Commerce Committee in the Tennessee legislature, I did not feel I was making a real difference until I started attending NCOIL meetings. I was blessed to be able to help develop model legislation concerning many topics. Of course, they did not always use my ideas, but I had a seat at the table and had the opportunity to contribute. I would encourage any legislator who is involved in insurance legislation to become involved in NCOIL. I can assure you, NCOIL is a worthwhile experience.

Besides learning more about the insurance industry and insurance laws, I was able to meet legislators from many states and territories of this great country. I had opportunities to meet and work with some of the smartest and wisest individuals I have ever



**Tennessee  
Representative  
Charles Curtiss**

known. Looking back on my experiences at NCOIL, I realize that through learning more about insurance legislation, laws, and participating in the drafting of model legislation, I was also able to network with legislators from many states. Getting to know and work with some of these men and women who were serving the citizens of their states made me a better person and better leader. If I had to sum up my experience attending NCOIL meetings in one word? Priceless.

## Representative Greg Wren, 2014

Congratulations to NCOIL as it celebrates its 50th anniversary. Since inception, NCOIL has established itself as the preeminent leader in addressing insurance issues, educating state legislators, and serving as the incubator of legislative initiatives to preserve and protect state supremacy on behalf of insurance consumers.

NCOIL maintained a prominent national role in opposing federal legislation to create a federal insurance regulatory regime to supplant our state-based national system of insurance regulation. Congressional efforts to expand the federal government's role in insurance oversight resulted in the creation of the FIO, the CFPB and expanded authority within the Treasury Department.

NCOIL aggressively established a strong and united voice protecting the state-based system of insurance regulation on behalf of American consumers and the U.S. insurance industry.

NCOIL worked diligently to create awareness and model legislation in many critical areas of our insurance marketplaces. NCOIL created the International Issues Task Force to collaborate with the NAIC and the industry in areas such as ComFrame and FSAP, IAIS activities, solvency standards, guaranty funds, USTR initiatives and policyholder protections.

NCOIL worked tirelessly on the unclaimed property issue as well as the use of the Death Master File. NCOIL developed



**Alabama Representative  
Greg Wren**

model bills in each of these areas helping to drive the debate and adoption of meaningful legislation in dozens of states.

NCOIL was a leader in addressing critical health issues such as opioid abuse, long-term care concerns and elderly abuse, as well as Medicare and Medicaid reforms.

From workers' compensation issues to flood insurance, mandatory insurance debates and catastrophic loss concerns, NCOIL was always at the table to listen, debate and be solution-driven.

NCOIL's first 50 years have proven testimony to collaboration, collegial relationships, and mutual respect for colleagues from across the aisles and across the country. Balancing public service with a tireless passion for their states, NCOIL legislators have sought to serve alongside others to give voice to Americans on insurance issues. May the future of NCOIL remain bright during its next 50 years!



## Senator Neil D. Breslin, 2015

It continues to be my joy to work with the National Conference of Insurance Legislators (NCOIL). It is truly a bipartisan group of legislators who meet to exchange ideas and share information regarding insurance regulations and statutes. We are able to work together to develop proposed solutions for many of the issues affecting the insurance industry and insurance consumers in our respective states.

Additionally, it was my pleasure to serve as the longest tenured President of NCOIL from April of 2014-November of 2015. When I first began attending NCOIL meetings, Bob Mackin was the long serving Executive Director. I watched Bob and his team build and nurture this fledgling association into the influential organization that it is today.

During my tenure as President, NCOIL tackled many issues. We addressed ride-sharing services, cyber insurance and security, telemedicine development, state opioid abuse/misuse reforms, solvency, the cost of specialty drugs and countless proposed Model Acts. We



**New York Senator  
Neil D. Breslin**

also transitioned to new leadership as Tom Considine joined NCOIL as its first Chief Executive Officer. The transition was, for the most part, seamless, thanks to Tom and his new staff.

I have enjoyed the opportunity to meet and share views and positions with legislators from various states. I have made some true friendships that I can thank NCOIL and the open discussion format for developing. I wish NCOIL all the best into the next 50 years.

## Senator Travis Holdman, 2016

It has been an honor to serve as President of NCOIL. My time as President was spent on reorganization based on the NCOIL officers' (myself included) decision to move from an administrative management model for the organization and select the first NCOIL Chief Executive Officers to provide increased stature and to encourage growth of the organization. This transition also gave us the opportunity to make some changes in our format and in the way we do business as an organization through changes in operations and through some tweaks to our by-laws. We expanded our officer group, and we invited and opened more dialogue with those in the industry. We formed the Corporate and Institutional Partnership program and began our annual CIP Planning Meetings — a roundtable discussion with industry leaders and NCOIL officers. We elevated our presence with the NAIC through selecting the former New Jersey Insurance Commissioner, Tom Considine, as our CEO.

On the public policy front, we took a hard look at incorporation by reference and its effect on the powers of



**Indiana Senator  
Travis Holdman**

state legislatures to formulate and set substantive policy for the insurance industry within their respective states. We continue to look at model language to address the issue because it is important that lawmakers guard their legislative prerogative and write the laws without unknowingly delegating to the executive branch.

I have significant gratitude for the hard work and dedication of those Presidents and officers that preceded me in my leadership role with NCOIL.

## Representative Steve Riggs, 2017

My tenure as President was preceded by three years as an officer and many years as committee chairman so I witnessed a multitude of changes and improvements. From more simple things like an organizational name change, to a worthy change of administration to assist in NCOIL growth and expertise. Giving my time was truly a privilege. NCOIL members acknowledge the value of state based laws, regulations, and consumer protection. Through super recessions, depressions, and wars, a state-based system has always worked best for America. When the federal bureaucracy tries to intervene without the benefit of calling on the states for their expertise and knowledge, the insurance system often suffers, and may even break down and become hopelessly in debt like NFIP. Competition becomes stifled, monopolies gain power, and the costs for consumers increase or protection is not available or affordable.

For the next 50 years, NCOIL should continue to advocate solutions with model laws and follow through in seeking their approval in all the states. Seeking solutions in financial services should play an increasing role in NCOIL. NCOIL should not only educate lawmakers but also include their staff in the states. State policy must be set by state lawmakers who are elected. It must guard against ever



**Kentucky Representative  
Steve Riggs**

present bureaucratic creep and duplication into its role. Large non-elected bureaucracies often end up working for their own interests instead of public policy interests.

Working with political leaders from all states, who have a variety of backgrounds and political bases, was very rewarding indeed. Part of the best nature of politics is the people you get to meet.

Working with all the different states' leaders made me more appreciative of how truly varied and diverse we all are and that this diversity is actually a national strength. I am confident in the leadership of NCOIL and want to see it continue to shape insurance and financial services in the future for the benefit of the common good and a strong economy.

## Senator Jason Rapert, 2018

Serving as president of NCOIL has been one of the highlights of my legislative service. I first attended an NCOIL meeting in Santa Fe, New Mexico in 2011 and I knew from that first moment that the organization was a workhorse within the legislative arena. I had spent my professional career in insurance and financial services prior to being elected to the Arkansas Senate.

During my first term in the legislature I served as Vice Chair of our Senate Insurance & Commerce Committee and in 2013 I became Chair of that same committee where I still serve today.

My professional background and service on the Insurance & Commerce Committee naturally equipped me to become a part of NCOIL and I am glad that I did. One of the greatest strengths of NCOIL is the fact that our organization is keenly focused on the policy issues that affect the insurance and



**Arkansas Senator  
Jason Rapert**

financial services industries — most of our members are experts in the field in their given states.

During my service on the NCOIL board as Secretary, Treasurer, Vice President and ultimately President during 2018, I enjoyed working with my colleagues from the various states to lead the organization in bipartisan cooperation with each other.

## Senator Dan “Blade” Morrish, 2019

I am proud to serve as the NCOIL President in 2019, celebrating our 50th year of existence.

As a Louisiana legislator in my final year in the Senate, due to term limits (having served in the House before that), I have served on the Insurance Committee in both chambers for a total of 23 years, and chaired the Senate Insurance Committee for six years.

I came to NCOIL leadership mid-year 2018 as Vice President due to the resignation of Rep. Botzow from Vermont, who chose not to seek re-election to the Vermont House, and would therefore not elevate to the NCOIL presidency.

As is befitting a bipartisan, bicameral organization, such as NCOIL, I am, and have been, elected as a Republican; but have also been elected as a Democrat.

When I was asked by Louisiana House Speaker Downer to serve on the House Insurance Committee, I protested. I represent a coastal, rural, agricultural southwest Louisiana district and owned a country hardware store. Was I being punished?

His response was telling — that’s exactly why you need to be on the committee. There are a few members from industry, a few members from the trial bar and a few with consumer protection leanings. You’re needed because your main experience is as a customer — as a property owner, as a business owner — and someone who, along with your family and employees, goes to the doctor and uses health insurance.



Louisiana Senator  
Blade Morrish

And I believe that my experience is an example of what makes NCOIL unique. We take insurance issues seriously, listen to all participants and work to craft model laws and resolutions that can be enacted in the states, either as-is or with adjustments to fit the state.

During my term NCOIL focused on training. We held two staff training sessions at the Summer Meeting that were preceded by an introductory webinar and a closing webinar in September. We continued work on drug pricing transparency, asserting the prominence of legislative intent from non-elected bodies, updated and re-adopted the Insurance Fraud Model Act and Workers’ Compensation Drug Formulary Model Act. I also created a Special Committee on Natural Disaster Recovery to assist states in best practices after a natural disaster.

Serving as NCOIL President has been a wonderful experience, getting to work closely with legislators from all states and political affiliations to solve problems that exist in every state. I hope you enjoy this 50th anniversary commemoration and thank you for your continued interest and support of NCOIL.

regulatory model law in the nation and our work is being introduced in legislatures from coast to coast.

I am happy to say that during my service on the board we have seen our membership grow, more states become active and the revenue of the organization increasing with strength — all great signs of a healthy organization. It has been my honor to serve as an NCOIL president and I have full confidence that the organization will continue to be the leading venue for insurance policy affecting the states around the country.

## Rapert

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Though politics is often characterized by rank partisanship these days, at NCOIL we rarely knew whether a member was a Republican or a Democrat because we approached the issues with mutual respect and were more interested in good policy results than we were scoring political points.

We also had no fear of tackling national issues that have an impact in every state. During my tenure as president we passed the most comprehensive Pharmacy Benefit Manager

## IN MEMORIAM

### Senator William J. Larkin, NCOIL President 2002

*During the production of this commemorative edition celebrating NCOIL’s 50th year, Senator Larkin passed away at the age of 91 and did not contribute an essay to this publication. As you can see from his biography below, he led an exemplary life of service and we felt it was important to share our thoughts about him as an example of the best among the past NCOIL presidents who have done so much to move the organization forward.*

*During deliberations at NCOIL meetings, you never had to wonder where Senator Larkin stood on an issue that was being discussed. He was fierce, specific and determined to convince his colleagues of what he was advocating. He loved NCOIL and participating with his colleagues from across the nation. In fact, long after health issues and advanced age made it difficult for him to travel and attend NCOIL meetings, he would still register and his name tag would be waiting for him because he believed he could find a way to make it and participate. It was in that spirit that he lived his whole life and serves as a good example of his leadership at NCOIL.*

– LA Senator Dan “Blade” Morrish, NCOIL President

*Prior to my start as NCOIL’s Chief Executive Officer, I routinely attended NCOIL meetings in my two prior roles as an industry representative in my position with MetLife and as NJ’s Banking & Insurance Commissioner. Regardless of my role, Senator Larkin was always engaging, welcoming and willing to listen to my views to make NCOIL models more inclusive. After I became CEO, he would routinely reach out to offer his support, guidance and thoughts. I always enjoyed our conversations. As a former NCOIL staffer said to me after his passing, “There are no other Bill Larkins in this world. There never have been.”*

– Commissioner Tom Considine, NCOIL CEO

#### About Former Senator William J. Larkin, Jr.

William J. Larkin, Jr. served others for over 70 years. His life of service began at the age of 16 as a combat veteran of World War II, in New Guinea and in the Philippines operation. Later he served in combat in Korea and eventually served more than 23 years in the United States Army beginning as a private and retiring as a lieutenant colonel. Senator Larkin had the honor of being appointed Army Project Officer for the visit of President John F. Kennedy during his trip to Germany in 1963 and later he guarded Dr. Martin Luther King, Jr. during his historic march in Alabama, from Selma to Montgomery. During his military service, Senator Larkin was the recipient of the Legion of Merit and seven Army Commendation Medals, and was awarded one Battle Star for the Philippines and six Battle Stars for the Korean War.

Senator Larkin served for over 40 years in the New York State Legislature, having served in the Assembly from 1979-



New York Senator  
William J. Larkin

1990. He was first elected to the New York State Senate in November 1990; prior to that he served as an Executive Assistant in the New York State Senate, and from 1976-1977 was Supervisor of the Town of New Windsor.

Over these last four decades, Senator Larkin passed many pieces of landmark legislation. He led the charge on legislation that was recognized as the greatest veterans’ reform package since WWII. Senator Larkin sponsored legislation which required Pulse Oximetry testing on all newborns. This legislation has been credited with saving the lives of countless newborns throughout the state of New York. Senator Larkin was named the American Heart Association’s Legislator of the Year for his leadership in passing this bill. When important issues came up the Senate always leaned on Senator Larkin for his expertise, enthusiasm and his ability to produce results. For his outstanding service to his community, state and country, Mount Saint Mary College awarded him an honorary degree of Doctor of Humane Letters. The United States Army awarded Senator Larkin their highest civilian award, the Decoration for Distinguished Civilian Service, in recognition of his tireless service on behalf of veterans and substantial contribution to the accomplishments of the Army’s mission.

Widely recognized among his colleagues both in New York state and nationally for his vast knowledge and expertise about the insurance industry, Senator Larkin was elected in November 2001 as President of the National Conference of Insurance Legislators. NCOIL is a bipartisan organization of state legislators from the fifty states whose primary area of public policy is insurance. In 2002, Senator Larkin was named one of the “100 Most Powerful People in the Insurance Industry-North America.”

Senator Larkin’s record of service is unmatched and will shine brightly as an example for future public servants to follow for years to come.





# Nationwide celebrates your success.

Nationwide would like to congratulate the National Council of Insurance Legislators on their 50th anniversary and thank them for their legislative service and expertise to the insurance industry.

## 1975

- Report on Rep. Sricula testimony in DC on no-fault before House sub-committee on consumer protection and finance.
- Sen. Bristow introduces NV insurance commissioner Dick Rottman, chairman of the NAIC executive committee to discuss better lines of communication.
- Creation of the Workers' Compensation committee to monitor congressional activities.
- Motion approved that any past president that leaves the legislature would remain a COIL member.

## 1976

- IAC asks for COIL newsletter, allocates \$700 per month to underwrite cost of it.
- IAC allocates \$5,000 to help defray costs of annual meeting.
- Product liability is a topic for discussion.
- Comprehensive Health Insurance and Health Care Cost Containment Act

## 1977

- Legislator suggested contacting legislators from non-member states.
- Sen. Murphy represented COIL appeared at the House committee on no-fault auto insurance.
- Recommendation to study dues increase from \$200 to \$500.

## 1978

- First mention of conducting an audit.
- State dues increased from \$200 to \$500.
- Discussion of model act on anti-trust provisions of McCarran Ferguson.
- Look at ERISA plans.
- Received a report from the Subcommittee on Arson with the following recommendations: enact model act regarding arson penalty; enact model act on arson reporting law; ask property insurers to voluntary report losses; and establish industry fund to reward people that share information leading to the arrest and convicting of arsonists.
- Subcommittee on Municipal Liability explores solutions to limited community resources and a market assistance program.
- Explore idea of becoming an affiliate of the Council of State Governments..
- Life and Health Insurance Policy Language Simplification
- Uniform Policy Provisions Law Restated in Simplified Language

## 1979

- The first complete listing of all COIL committees included: Healthcare; Workers' Compensation; Motor Vehicle; Government Liability; Product Liability; Antitrust; Audit; Nominating; Membership; Convention; Site Selection; and Committee on Contingency Funds & Awards.
- A Steering Committee is established as well as a State-Federal Relations Committee to supply legislators to testify before congressional committees.
- At the Annual Meeting, COIL approves 3 policy statements

- regarding: Federal no-fault insurance; Antitrust; and Workers' Compensation Uniform Standards.
- At a meeting with NAIC Commissioners, COIL suggests a formal collaboration with the NAIC
- Adopted Redomestication Model Bill
- Insurance Information and Privacy Protection Model Act.

## 1980

- Non-legislators registration is increased to \$300 from \$150. IAC members continue to pay a discounted rate of \$150.
- Discussion of COIL-NAIC sharing a part-time person in Washington DC to secure status on federal legislation.
- COIL-NAIC Liaison Committee meets and discusses combining efforts and implementing model acts.
- 28 states paid dues.
- Property and Casualty Insurance Policy Simplification Model Act
- Model Act Acquisition and Merger Law (Amendments to Holding Company Law).
- Automobile Insurance Declination, Termination and Disclosure Model Act.
- Anti-Arson Tax Lien Model Act.
- Anti-Fraud Model Act.

## 1981

- 5-year planning committee is established to discuss future of COIL, re-examine purpose and direction.
- NCOIL discusses the following with the NAIC - Anti-Arson Model; State Holding Company. Laws, State Health Care Pooling Legislation; Baucus Amendment compliance; and Competitive Standard for Workers' Compensation.
- 32 states paid dues.

## 1982

- Sen. Dunne, COIL President tells the NAIC Commissioner that model laws would have a better chance of passage if legislators were involved earlier with the development of their "exposure draft".
- Special Committee on Longshoremen's Compensation Act - Longshore Action Committee

## 1983

- National Conference on Arson affiliates with COIL.
- COIL passes a resolution to create a task force to study problems relative to ERISA.
- Minutes indicate adding "National" to the name.
- Fraud Immunity model act is adopted.
- Rep. Arthur, COIL President states COIL needs to take a more active role in developing model legislation.
- Name change is discussed with two suggestions - adding national with a small n in front of conference or Conference of Insurance Legislators, a national organization.
- Insurance Department funding was an agenda item for discussion.
- Creation of the almanac starts in 1984.
- Rep. Arthur testifies before the Commerce Subcommittee of the Committee on Commerce (February 24) in opposition to the Fair Insurance Practices Act.





State Farm® congratulates the National Conference of Insurance Legislators (NCOIL) on 50 years!  
We greatly appreciate the public service of all NCOIL members!



State Farm, Bloomington, IL

## 1984

- A Task Force on Integrated Financial Services is created to discuss the installation of computers at state insurance departments and company reporting on a quarterly basis.
- A Public Accommodations Safety Task Force is created.
- 30 states paid dues.
- Registration fees are increased for legislators from \$75 to \$115.
- The Executive Committee authorized COIL staff to purchase a copy machine for the office that was not to exceed \$3,000.

## 1985

- Model bill on quarterly reporting is introduced.
- Task Force on Insurance Unavailability and Market Capacity created for 1986.

## 1986

- This year is the first where 3 meetings (two seminars and an annual meeting) occur.
- OH Rep. Stinziano introduces the Griffith Foundation for Insurance Education who express a willingness to work together with COIL.
- The COIL-NAIC Liaison Committee discussed amendments to the Risk Retention Act of 1986; HMO Solvency and Regulation and a Resolution on Federal Insurance Data Reporting requirements.
- The Task Force on Insurance Availability and Market Capacity files report for the Executive Committee to review.
- Motion to add "National" before Conference of Insurance Legislators was approved.

## 1987

- 350 registrants for the Tampa seminar.
- Creation of NCOIL Educational and Information Fund was approved.
- In a discussion with the NAIC, legislators discussed data collection legislation, bills in Congress to repeal McCarran-Ferguson, Risk Retention Act and HMO Solvency.
- Anti-Rebating resolution was adopted.
- Voluntary additional contributions by states to NCOIL was adopted.
- The NCOIL office purchases its first computer.

## 1988

- The Integrated & Developing Financial Products Committee was created.
- 33 states paid dues.

## 1989

- State dues increased from \$500 to \$1,000 beginning in 1990.

## 1990

- Resolution adopted on Federal Crop Insurance.
- Task Force on Investments submits report to Executive Committee.

- Discuss Delaware legislation that allows banks to sell insurance under certain circumstances.
- Passes a resolution urging that state insurance departments are adequately funded.
- Council on NCOIL Past Presidents formed with 7 former presidents in attendance to support NCOIL.
- Task Force on Solvency reviewed NAIC proposed models addressing solvency.
- Resolution on insurer investments was adopted.
- Resolution to support federal penalties for insurance fraud was approved.
- Subcommittee was established to monitor Medicaid matching fund program.

## 1992

- Filed an amicus brief to the Supreme Court in an insurance anti-trust suit.
- Resolution in support of earthquake insurance.
- Adopts resolution in support of Interstate Insurance Protection Compact & created a committee to monitor progress.
- Adopted a resolution to propose "whistle blower" model.
- Adopted a model auto accident compensation, cost and savings act.

## 1993

- NCOIL concerned about Clinton Administration plans on National Health Insurance.
- Bob Mackin assumes role as Executive Director.
- Dues increase from \$1,000 to \$2,000

## 1994

- General Session on NAIC accreditation and the Legislative Prerogative.

## 1995

- Original Adoption of Insurance Fraud Model Act.
- Resolution on Workers' Compensation Managed Care.

## 1996

- Resolution in opposition to the federal oversight of Association Health Plans.
- Adopted Secondary Addressee Model Act.

## 1997

- NCOIL joins with National Conference of State Legislatures (NCSL) in opposing any Congressional legislation that would preempt state laws regulating insurance business.
- Resolution opposing Federal Choice No-Fault Auto Legislation.
- Resolution on the Regulation of Financial Institutions.

## 1998

- Resolution in Support of the Interstate Insurance Receivership Compact Commission's Uniform Receivership Law.





# Commemoration of the 50th Anniversary of the

# National Council of Insurance Legislators



Year	President	State
1969	Sen. Bernard G. Gordon	New York
1973	Rep. Bernard Epton	Illinois
1974	Sen. Gerald R. Lorge	Wisconsin
1975	Sen. Walter Bristow, Jr.	South Carolina
1976	Sen. Perrin Purvis	Mississippi
1977	Sen. Daniel Foley	Massachusetts
1978	Rep. Matthew McNeely	Michigan
1979	Sen. Ed Berrong	Oklahoma
1980	Sen. J.R. Murphy	Nebraska
1981	Sen. Thomas Crowley	Vermont
1982	Sen. John R. Dunne	New York
1983	Rep. Warren D. Arthur, IV	South Carolina
1984	Sen. Truman E. Wilson	Missouri
1985	Rep. David E. Roberts	Arkansas
1986	Rep. R.D. Beard	North Carolina
1987	Rep. Irving H. Levin	Rhode Island
1988	Sen. Donald M. Halperin	New York
1989	Rep. J. Crawford Ware	Georgia
1990	Rep. Mike Stinziano	Ohio
1991	Speaker Harold Burns	New Hampshire
1992	Rep. Gwyn Clarkson Shea	Texas
1993	Asm. Howard L. Lasher	New York
1993	Sen. Richard Worman	Indiana
1994	Sen. Dennis Smith	Missouri
1995	Sen. Leo Fraser, Jr.	New Hampshire

- Adopted NCOIL Insurance Fraud Model Act.
- Resolution on Holocaust Insurance Claims.
- Resolution on the Regulation of Financial Institutions.
- Resolution to Affirm the Authority of States to Regulate the Business of Insurance.
- Adopted Property and Casualty Insurance Domestic Violence Act.
- Adopted Insurance Compliance Self-Evaluative Privilege Model Act.
- Adopted Long Term Care Tax Credit Model Act.

## 1999

- Resolution in Support of the Uniform Electronic Transactions Act (UETA).
- Resolution regarding codification of Statutory Accounting Principles.
- Adopted the Company Licensing Modernization Model Act.

## 2000

- Adopted the NCOIL Financial Information Privacy Protection Model Act.
- Adopted the NCOIL Life Settlements Model Act.
- Established a Task Force on Privacy.
- Resolution in support of the uniformity and reciprocity provisions of the NAIC Producer Licensing Model Act.
- Adopted Structured Settlements Transfer Protection Act.
- Resolution that calls on OSHA to leave workers' compensation

Year	President	State
1996	Rep. Stan Bainter	Florida
1997	Sen. Harvey D. Tallackson	North Dakota
1998	Sen. Gary Richardson	Arizona
1999	Rep. David Counts	Texas
2000	Asw. Clare M. Farragher	New Jersey
2001	Rep. Terry R. Parke	Illinois
2002	Sen. William J. Larkin, Jr.	New York
2003	Rep. Kathleen Keenan	Vermont
2004	Sen. Steven Geller	Florida
2005	Rep. Craig Eiland	Texas
2006	Rep. Francis J. Wald	North Dakota
2007	Sen. Alan Sanborn	Michigan
2008	Rep. Brian Patrick Kennedy	Rhode Island
2009	Sen. James Seward	New York
2010	Rep. Robert Damron	Kentucky
2011	Rep. George Keiser	North Dakota
2012	Sen. Carroll Leavell	New Mexico
2013	Rep. Charles Curtiss	Tennessee
2014	Rep. Greg Wren	Alabama
2015	Sen. Neil Breslin	New York
2016	Sen. Travis Holdman	Indiana
2017	Rep. Steve Riggs	Kentucky
2018	Sen. Jason Rapert	Arkansas
2019	Sen. Dan "Blade" Morrish	Louisiana

- issues to the states
- Dues are increased to \$10,000 per state.

## 2001

- Resolution in support of a federal backstop for insurance against terrorism.
- Adopted the Mental Health Parity Model Act.
- Originally adopted Property-Casualty Insurance Modernization Act.
- Resolution in support of repealing state surplus lines licensing bonds requirements.
- Resolution in support of amending NAIC Uniform Accident and Sickness Policy Provisions.
- Resolution on Medical Privacy.
- Resolution opposing federalization or dual regulation of the business of insurance.
- Resolution in opposition to any federal deferred acquisition cost (DAC) tax increase.
- Resolution on NFIP Elevation Certificate.
- Held hearing on Market Conduct Examinations.
- Held hearing on Flood Insurance.

## 2002

- Resolution in Support of the Expansion of the Liability Risk Retention Act to Cover All Commercial Lines of Insurance.

- Adopted Exhaustion of Administrative Remedies Model Legislation.
- Adopted Company Leasing Modernization Model Act.
- Adopted model act regarding use of credit card information in personal insurance.
- Resolution in support of modifying standard nonforfeiture law for fixed annuities to adjust the guaranteed minimum interest rate.
- Annual State Membership dues increased from \$5,000 to \$10,000.

## 2003

- Resolution in support of Flex-rating as an Interim Step Toward Rate Regulation Based More on Open Competition.
- Resolution in support of states' authority to regulate business of insurance.
- Resolution in support of federal legislation to protect American investors.
- Resolution in support of NAIC Interstate Insurance Product Regulation Compact Model Legislation.
- Resolution supporting Insurance Commissioners exclusive state regulatory authority over Variable Life Insurance and Variable Annuities.
- Resolution regarding need for effective asbestos reform.
- Originally Adopted Identity Theft Protection Model Act.
- Originally Adopted a State Flood Disaster Mitigation and Relief Model Act.
- Model Anti-Runners Fraud Bill.

## 2004

- Sent a letter to Congress opposing the (State Modernization and Regulatory Transparency (SMART) Act.
- Adopted Property/Casualty Flex-Rating Regulatory Improvement Model Act.
- Adopted Model State Structured Settlement Protection Act (NSSTA/NASP Compromise Model).
- Resolution Opposing Office of the Comptroller of the Currency (OCC) Regulations Preempting State Laws.
- Resolution urging Congress to Extending the Terrorism Risk Insurance Act (TRIA).
- Resolution urging Congress to Enact Long-Term Care Partnership Legislation.
- Susan Nolan appointed Executive Director of NCOIL.

## 2005

- Resolution Regarding Motor Vehicle Crash Parts.
- Adopted Patient Safety Model Act.
- Adopted Model Act regarding Use of Claims History Information.
- Created a Task Force on Terrorism/Subcommittee on Natural Disaster Insurance Legislation.
- Resolution to Approve Access to Underinsured Life Insurance Markets.
- Resolution opposing expansion of state insurable interest laws.
- Resolution in support of Confidentiality of Risk-Based Capital Information.
- Resolution supporting OSHA Ergonomics Guidelines for Nursing Homes.



*on 50 years of progress.*

*From your partners at:*



**Coalition Against Insurance Fraud**  
ADVOCACY \* INSIGHT \* OUTREACH





## 2006

- Adopted a Market Conduct Surveillance Model Law.
- Adopted Producer Compensation Disclosure Model Amendment to Producer Licensing Model Act.
- Resolution in Support of Expanding Annuity Suitability Requirements.
- Resolution in Support of the Adoption of Stronger Building Codes and Building Requirements.
- Resolution in opposition to federal preemptive regulatory measures.
- Adopts Auto Insurance Fraud Model Act.

## 2007

- Resolution Opposing the Proposed Amendment to Internal Revenue Service Regulations Eliminating the Deductibility of Captive Insurance Company Reserves.
- Adopted a Post-Assessment Property and Liability Insurance Guaranty Association Model Act.
- Adopted a Model Act Regarding Professional Employer Organizations (PEOs) in Workers' Compensation Insurance.
- Adopted Model State Uniform Building Code law.

## 2008

- Adopted Rental Network Contract Arrangements Model Act.
- Adopted Model Act Regarding Rental Damage Waivers.

- Resolution in support of extending dependent health benefits for young adults.
- Resolution supporting state regulation of credit-based insurance scoring.
- Resolution regarding NAIC market conduct annual statement (MCAS) proposal.
- Resolution supporting National Insurance Producer Registry (NIPR).
- Resolution in support of federal reforms to workers' compensation Medicare secondary payer laws.

## 2009

- Created Task Force on Credit Default Swaps.
- Created Subcommittee on Employee Misclassification in Workers' Compensation.
- Created Subcommittee on Balance Billing Regulation.
- Adopted Credit Default Model Legislation.
- Adopted Construction Industry Workers' Compensation Coverage Act.
- Adopted resolution in support of Enforcement of Department of Defense Predatory Lending Regulation.
- Adopted Model Act Regarding Auto Airbag Fraud.
- Resolution in favoring continued State-Based Insurance Consumer Protection.
- Adopted NCOIL Principles on Healthcare Reform.
- Resolution concerning the Role of Insurance Agents and Brokers in the Healthcare Delivery System.
- Special meeting on proposed IIPRC guaranteed benefit annuity standards.

## 2010

- Created Subcommittee on Stranger-Initiated Annuity Transactions (STAT).
- Resolution Supporting State Insurance Dpt. Funding of NCOIL Legislative Educational Efforts
- Adopted Credit Default Insurance Model Legislation.
- Adopted Market Conduct Annual Statement (MCAS) Model Act.
- Adopted Model Act Banning Fee Schedules for Uncovered Dental Services.
- Adopted Life Insurance Consumer Disclosure Model Act.
- Adopted Long-Term Care Tax Credit Model Act.
- Adopted Beneficiaries' Bill of Rights.
- Resolution opposing Office of National Insurance proposal (Title V) in Senate Committee print of the Restoring American Financial Stability Act.
- Resolution in support of amending Insurance Law to Conform to the Non-admitted and Reinsurance Reforms Act (NRRRA).
- Special meeting with U.S. Congressman Barney Frank (MA) discussing federal financial services reform legislation.
- Participated in inaugural State Leader Summer: Working Session on Financial Modernization.

## 2011

- Resolution opposing PEPTA Federal Pension Reform Legislation.
- Adopted Healthcare Balance Billing Disclosure Model Act.
- Resolution in support of Expanding Annuity Suitability Requirements.
- Adopted Trucking and Messenger Courier Industries Workers' Compensation Model Act.
- Adopted Model Unclaimed Life Insurance Benefits Act.
- Resolution Regarding Workers' Compensation Proof of Coverage Requirements.
- Participated in State Leaders Summit on Federalism.
- Adopted Model Agreement Between Jurisdictions to Govern Coordination of Claims and Coverage.
- Adopted Model State Structured Settlements Protection Act.
- Adopted Company Licensing Modernization Model Act.
- Adopted Market Conduct Surveillance Model Law.
- Adopted Property-Casualty Flex-Rating Regulatory Improvement Model Act.
- Participated in inaugural meeting of Surplus Lines Insurance Multi-State Compliance Compact (SLIMPACT) legislative sponsors and Commission designees.
- Special meeting on Dodd-Frank Act on-the-ground impacts.

## 2012

- Adopted Model on Use of Insurance Binders as Evidence of Coverage.
- Resolution supporting regulation of senior-specific certifications/professional designations.
- Resolution on State Authority and a Proposed HUG Regulation.
- Resolution on U.S. Trade Activity/State Preemption.
- Resolution on Producer Licensing Modernization.
- Resolution urging HUG to refrain from intruding on State Regulation of Homeowners' Insurance.
- Adopted Model law on Use of Certificates Insurance.
- Adopted Model Law on Limited Lines Travel Insurance Regulation.
- Amended and adopted model on unclaimed life insurance benefits.

## 2013

- Adopted model law on Physician-Dispensed Repackaged Drug Pricing.
- Special joint session of multiple NCOIL committees on opioid abuse & state reforms.
- Multiple NCOIL committees co-adopted NCOIL best practices to curb opioid abuse..
- Adopted Model Law Regarding Volunteer Firefighter Coverage.
- Adopted Workers' Compensation Pharmaceutical Reimbursement Rates Model Act.
- Special Life Insurance Committee meeting on principle-based reserving/captives.
- Resolution reaffirming support for the U.S. state-based system in international insurance regulatory discussions.
- Resolution on disclosure of discontinued health plans.
- Resolution on regulation of health exchange navigators.
- Resolution on prudential regulation of insurance.
- Resolution in support of further extending the Terrorism Risk Insurance Act (TRIA).
- Resolution requesting U.S. Congress to pass the Homeowners Flood Insurance Affordability Act.
- Special Property-Casualty Insurance Committee meeting on auto insurance verification.

## 2014

- Adopted model law on Medicaid interception of insurance payments.
- Resolution regarding best practices for pension de-risking through private annuitization.
- Resolution supporting Medicare Secondary Payer reform.
- Resolution concerning principles of state sovereignty in international trade.
- Resolution supporting "No Pay, No Play" Auto Insurance Laws.

## 2015

- Resolution in support of States' Authority as the Primary Regulator of Insurance Companies.
- Resolution in support of federal legislation that supports transparency, accountability, and the U.S. System of State-Based Insurance Regulation.
- Adopted Legislative Toolkit for state advocacy in international insurance discussions.
- Adopted Storm Chaser Consumer Protection Act.
- Adopted Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers.

## 2016

- Appointed former New Jersey Banking and Insurance Commissioner Tom Considine as the organizations first ever Chief Executive Officer.
- Adopted Credit Report Protection for Minors Model Act.
- Adopted Employer-Sponsored Group Disability Income Protection Model Act.
- Resolution in Support of NAIC Credit for Reinsurance Model Law and Regulation (Reinsurance Models).
- Engaged in a year-long Strengths, Weaknesses Opportunities and Threats exercise to examine all aspects of the organization

*Congratulations*  
**NCOIL!**

Your friends at The Institutes Griffith Insurance Education Foundation extend hearty congratulations on your milestone 50th anniversary.

The Griffith Foundation has collaborated with NCOIL for decades to produce nonpartisan, nonadvocative risk management and insurance content for public policymakers. We remain committed to delivering such educational offerings and look forward to partnering with NCOIL for many years to come.

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- and utilize results as a blueprint moving forward.
- Resolution in opposition to the U.S. Dept. of Labor Fiduciary Rule.

## 2017

- Adopted Model Act to Support State Regulation of Insurance by Requiring Competition Among Rating Agencies.
- Adopted Model Act regarding Air Ambulance Insurance Claims.
- Adopted Out-of-Network Balance Billing Transparency Model Act.
- Resolution in Support of Exemption for Community Banks from Onerous and Unnecessary Regulations.
- Adopted Asbestos Bankruptcy Trust Claims Transparency Model Act.
- Adopted Model Act prohibiting consumer reporting agencies from charging fees related to security freezes.
- Adopted Credit Report Protection for Minors Model Act.
- Resolution encouraging adoption of voluntary data cell principles.

## 2018

- Adopted Model Act to Support State Regulation of Insurance Through More Informed Policymaking.
- Adopted Pharmacy Benefits Manager Licensure & Regulation Model Act.

- Resolution Asserting McCarran-Ferguson Reverse Preemption over the Supervision of Insurance Companies by the Federal Reserve Board and its Examiners.
- Resolution in Support of State Regulated Health Savings Account-Based Coverage.
- Resolution in Support of The Small Business Audit Correction Act.
- Adopted Consumer Protection Towing Model Act.
- Resolution encouraging the American Law Institute to Materially Change the Proposed Restatement of the Law of Liability Insurance.

## 2019

- First meeting of the Special Committee on Natural Disaster Recovery.
- Resolution in Support of Good Samaritans' Effort to Prevent Opioid Overdose.
- Resolution in Support of Amending the Employee Retirement Income Security Act of 1974 (ERISA) to allow for state waivers.
- Adopted Model Act Concerning Interpretation of State Insurance Laws.

# Congratulations



Demotech, Inc.