The State of New Hampshire
Insurance Department
21 South Fruit Street, Suite 14
Concord, NH 03301

David J. Bettencourt
Commissioner

Keith E. Nyhan
Deputy Commissioner

October 21, 2026

Her Excellency, Governor Kelly A. Ayotte
and the Honorable Council
State House
Concord, New Hampshire 03301

REQUESTED ACTION

Pursuant to MOP 1200, authorize the New Hampshire Insurance Department to pay the National Council of Insurance Legislators (NCOIL) (VC#167182), Belmar, NJ the amount of $20,000 for calendar year 2027 membership dues effective January 1, 2027, upon Governor and Council approval. **100% Agency Funds**

Funding is available in account Administration, as follows:

	FY 2027
02-24-24-240010-2520000-026-500251 – Membership Fees	$20,000

EXPLANATION

This request implements a membership that arose through discussions with individual legislators who expressed interest in New Hampshire's participation in the National Council of Insurance Legislators (NCOIL). At the Department's request, the proposed membership was presented for consideration during the prior biennial budget process, at which time the Legislature reviewed the request, expressed support, and approved the associated funding. The requested dues are fully supported by existing appropriations and do not represent an expansion of program scope or cost.

As a self-funded agency, the Department's operating budget, including this membership fee, is supported through assessments on the insurance industry. Industry stakeholders have expressed support for the Department's continued participation in NCOIL, recognizing that an informed and engaged legislature contributes to a more stable, predictable, and well-functioning insurance marketplace.

Contributing membership enables New Hampshire legislators to participate fully in NCOIL's governance and committee structure, including eligibility for

Executive Committee service and leadership roles on standing committees. Membership also provides access to stipends that help offset travel costs associated with attending NCOIL meetings, reducing net expense to the State.

NCOIL's mission is focused on strengthening legislative understanding of insurance law, developing model legislation, and reaffirming the primacy of state-based insurance regulation. Participation supports informed policymaking, improves coordination between legislators and regulators, and complements, rather than duplicates, the work of the National Association of Insurance Commissioners.

For consumers, this engagement promotes clearer laws, more consistent oversight, and a regulatory environment that supports competition, market stability, and consumer protection. A well-informed legislature reduces the risk of unintended consequences in insurance law and helps ensure that consumer interests are addressed through durable, well-considered policy rather than reactive regulation.

Listed below are answers to standard questions required for Governor and Executive Council organization dues and membership approval submissions:

1. How long has this organization been in existence and how long has this agency been a member of this organization? NCOIL was founded in 1969. The full history of New Hampshire membership is not known; however, New Hampshire has been a contributing member for nine of the last 10 years.

2. Is there any other organization which provides the same or similar benefits which your agency belongs to? No. Both the NAIC and NCOIL develop model laws that may occasionally overlap; however, the regulatory and stakeholder interests vary.

3. How many other states belong to this organization and is your agency the sole New Hampshire state agency that is a member? All states are NCOIL members and over 30 are contributing members. The Insurance Department is the only New Hampshire state agency with a contributing membership.

4. How is the dues structure established? (Standard fee for all states, based on state population, based on other criteria, etc.) All contributing states pay a flat fee of $20,000.

5. What benefit does the state receive from participating in this membership? As described above, New Hampshire legislators gain access to membership in the Executive Committee and leadership roles in all committees. NCOIL offers $9,000 in travel expenses for attending NCOIL meetings.

6. Are training or educational/research materials included in the membership? If so, is the cost included? Explain in detail. Yes, NCOIL develop model laws and educational materials at no additional cost.

7. Is the membership required to receive any federal grants or required in order to receive or participate in licensing or certification exams? Explain. No.

8. Is there any travel included with this membership fee? Explain in detail any travel to include the number of employees involved, the number of trips, destination if known, and purposes of membership supported trips. Yes, there are three meetings per year in the Summer, Spring, and Fall. Two $1,500 stipends per meeting are available designed for one member from each legislative body (Senate and House). If two legislators do not take advantage of the stipend each meeting, rules permit the stipend to be applied to designees or relevant policymakers, such as appropriate legislative branch or Insurance Department staff.

9. Which state agency employees are directly involved with this organization? (Indicate if they are members, voting members, committee members, and/or officers of the organization.) Senator Bill Gannon and Senator Tim McGough are both active participants. New Hampshire employees Commissioner DJ Bettencourt, Legislative Director Jennifer Smith, and Assistant Commissioner Jason Dexter share participation based on availability and meeting topics.

10. Explain in detail any negative impact to the State if the Agency did not belong to this organization. The legislature would not be eligible for stipends and committee membership as details above. Senator Gannon would lose membership on the Executive Committee and Senator McGough would lose membership on the Health Insurance and Long-Term Care Issues, Joint State-Federal Relations and International Insurance Issue, and Property-Casualty Insurance committees.

Respectfully submitted,

David J. Bettencourt

Commissioner
New Hampshire Insurance Department

National Council of Insurance Legislators
616 5th Avenue, Unit #106
Belmar, NJ 07719
732-201-4133

September 14, 2026

INVOICE #NH2027

Commissioner David J. Bettencourt
Mr. Ted Perkins
NH Insurance Dept.
21 South Fruit Street, Suite 14
Concord, NH 03301

DESCRIPTION	
NCOIL 2027 State Dues	$20,000.00
	$20,000.00

Make all checks payable to: **National Council of Insurance Legislators**