The National Council of Insurance Legislators (NCOIL) recently concluded its 2023 Annual National Meeting in Columbus, Ohio, marking a historic moment with the election of a majority "diverse" officers for the upcoming year.

This event, which took place Nov. 15–18, saw the participation of 347 attendees, including 52 legislators from 25 states, seven first-time legislators, six insurance commissioners, and representatives from 16 total insurance departments.

Newly elected NCOIL President Oliverson expressed his honor in taking up the role and his readiness to address pressing insurance public policy issues.

### NCOIL Committee Adopts Public Adjuster Standards Model Act

February 14, 2024

The National Council of Insurance Legislators (NCOIL) Property & Casualty Insurance Committee has adopted an act that provides states with a template for making changes to public adjuster licensing code and other professional standards.

The NCOIL Public Adjuster Professional Standards Reform Model prohibits public adjusters from providing services to a policyholder until a written contract has been agreed to on a form already approved by the insured’s home state insurance commissioner.

“The Committee came out of the gate hot in 2024 and I was glad to see us both get a model across the finish line and have a productive discussion on an important issue before we meet again in Nashville,” said Committee Chair Rep. Forrest Bennett (OK-District 92), in a news release.

### NCOIL Holds Annual Meeting

November 29, 2023

The National Council of Insurance Legislators (NCOIL) concluded a successful 2023 Annual National Meeting from November 15th – 18th in Columbus, OH.

In what was the last of the organization’s three National Meetings in 2023, there were 347 participants consisting of 52 legislators from 25 states, 7 first-time legislators, 6 insurance Commissioners (or equivalent), and 16 total insurance departments represented.

The packed agenda featured discussions on topics such as: the continued growth and prevalence of artificial intelligence; the return of the U.S. Department of Labor’s Fiduciary Rule; insurance issues related to catalytic converter theft; medical loss ratios for dental (DLR) health care services plans; public adjuster professional standards reform; and more.

### NCOIL Supports Effort to Inspire Young Professionals to Choose a Career in Insurance

February 12, 2024

As February marks the eighth annual Insurance Careers Month, the National Council of Insurance Legislators (NCOIL) is proud to join the Insurance Careers Movement (ICM) in highlighting the many important and fulfilling career opportunities the insurance industry has to offer. The ICM is a global network of more than 1,000 insurance carriers, agents, trade associations, and industry partners working to engage the next generation for careers in insurance.

“The insurance industry offers a wide array of career paths for people of diverse skillsets and interests starting out their careers,” said Rep. Tom Oliverson, M.D. (TX), NCOIL President. "I encourage everyone to consider the opportunities available and help ensure the industry stays strong for years to come.”

### NCOIL Panel Creates Model for State Dental Loss Ratio Laws

February 1, 2024

The National Council of Insurance Legislators said Wednesday that its Health Insurance & Long Term Care Insurance Issues Committee has approved a model act that includes rules for dental plan medical loss ratios.

The new NCOIL dental loss ratio model would push dental insurers to spend at least as much as their competitors on care. The current DLR model draft calls for insurers to send standardized DLR reports to their regulators. If regulators found that an insurer’s DLR was very low, the regulators could require the insurer to send its customers rebates, NCOIL officials said. The model was sponsored by delegate Steve Westfall of West Virginia. The American Dental Association and the National Association of Dental Plans participated in the drafting discussions, and both support the model.

### NCOIL Ponders Dental MLR Model to Force Set Spending on Patient Care

October 9, 2023

Legislation to hold dental providers to a minimum expenditure of funds on patient care is either a big win for consumers and their smiles, or a crushing mandate that is driving providers from the market.

A National Council of Insurance Legislators committee held a call Friday to discuss the merits of language found in a new Colorado law signed by Gov. Jared Polis in June.

"Instead of requiring a [dental-loss ratio] and setting forth specific percentage, Colorado took the approach of requiring carriers to submit a DLR information to the commission," explained Del. Steve Westfall, R-W.V. "After two years, the commissioner is required to issue rules to calculate an average DLR, verify any specific carriers that deviate from the coverage DLR, and investigate the cause of the deviation."