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NCOIL CONCLUDES SUCCESSFUL SUMMER MEETING IN COSTA MESA

*Strong Attendance Continues; Development Started and Continued on Several Model Laws;
Timely Policy Discussions Held; Considine Announces Retirement*

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2024 Summer National Meeting (Meeting) from July 17th – 20th in Costa Mesa, CA. In what was the second of the organization’s three National Meetings in 2024, there were 344 participants consisting of 66 legislators from 30 states, 22 first-time legislators from 10 states, 9 Insurance Commissioners (or equivalent), and 13 total insurance departments represented.

“This Meeting went a long way towards further strengthening NCOIL’s reputation as a highly respected, national, bipartisan organization. The strong attendance from legislators, regulators, and interested parties shows a lot of enthusiasm about the work NCOIL is doing and we could not be more pleased,” said Rep. Tom Oliverson, M.D. (TX), NCOIL President. “I was particularly happy with the strong turnout of first-time legislators as bringing fresh faces into the organization really is important in its continued growth.”

The packed agenda featured discussions on topics such as: how insurers’ use of aerial images is impacting coverage; regulation of the third party litigation financing industry; the importance of preventive medicine; regulation of earned wage access providers; value-based purchasing agreements between States and drug manufacturers; site-neutral payment reforms; methods to incentivize homeowners to protect their homes from natural disasters; and more.

NCOIL CEO, Commissioner Tom Considine stated, “NCOIL’s growth over the past several years has led to high-quality discussions meeting after meeting and Costa Mesa was no exception. As a national organization, it is essential to have a wide range of viewpoints participating at our meetings, and this is now the second Meeting in a row where we have seen legislator participation from 30 states which is a great indication of the organization’s reach and influence.”

At the traditional Welcome Breakfast on Thursday morning, attendees were greeted by California Insurance Commissioner Ricardo Lara who spoke about his experience leading one of the country’s largest state consumer protection agencies as well as his service in the California State Legislature.



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Sound Public Policy In 50 States For 50-Plus Years

Also during the Breakfast, Commissioner Considine announced his retirement effective December 31st, 2024. Considine, who has served since 2016 as NCOIL's first ever CEO, oversaw a period of growth and financial stability for the over 50-year-old organization which in 2015 was struggling with an uncertain future. He announced NCOIL General Counsel, Will Melofchik as his successor. (See separate Press Release [here](#)).

Following the Breakfast, the policy committee meetings then kicked off with the Joint State-Federal Relations and International Insurance Issues Committee, chaired by Rep. Rachel Roberts (KY). The Committee heard an update on the NCOIL Mental Health Parity Model Act, sponsored by Rep. Roberts, and discussed a Resolution in Support of Establishing Catastrophe Savings Accounts, sponsored by Rep. Matt Lehman (IN), Past NCOIL President, Sen. Walter Michel (MS), Chair of the NCOIL Articles of Organization & Bylaws Revision Committee, Rep. Ellyn Hefner (OK), and Rep. Carl Anderson (SC), Chair of the NCOIL Life Insurance & Financial Planning Committee. The Committee also engaged in discussions on recent federal rules encroaching on the state-based system of insurance regulation.

“Federal encroachment onto the state-based system of insurance regulation is reaching arguably unprecedented heights so this was a perfect time to bring the Committee together to discuss those developments and consider what we as state insurance legislators can do in response,” said Rep. Roberts. “It was also great to continue work on the NCOIL Mental Health Parity Model Act that I’m sponsoring, as well as begin discussions on the Resolution in Support of Establishing Catastrophe Savings Accounts.”

Rep. Lehman then moderated a General Session titled, “Eye in the Sky: How Insurers’ Use of Aerial Images is Impacting Coverage.” Rep. Lehman stated, “This is a topic that has recently garnered significant, national media coverage and it is a growing concern for consumers. As new technologies continue to have a larger and larger impact on insurance rates and coverages it is imperative that we find the balance between technology and consumer protections. I’m glad we were able to dedicate a session to understanding the issue and discussing potential solutions. I am looking forward to developing a Model Law on this issue so that NCOIL can offer guidance to states that are grappling with this.”

The Health Insurance and Long Term Care Issues Committee, chaired by Rep. Jim Dunnigan (UT), then met to continue discussions on site-neutral payment reforms, and the NCOIL Value Based Purchasing Model Act sponsored by Sen. Mary Felzkowski (WI), Chair of the NCOIL Financial Services & Multi-Lines Issues Committee. The Committee also heard presentations on policies to support maternal health, and billing practices in the ground ambulance service industry.

“It was great for the Committee to meet in Costa Mesa to continue its important work on an interesting range of issues. The health insurance marketplace is undoubtedly one of the most complex markets out there so gathering experts with different perspectives in an effort to keep legislators informed on issues is critically important in protecting consumers,” said Rep. Dunnigan.

Sen. Felzkowski then presided over the meeting of the Financial Services & Multi-Lines Issues Committee. The agenda included continued discussion on the NCOIL Transparency in Third Party Litigation Financing Model Act sponsored by Rep. Lehman and co-sponsored by Del. Steve Westfall (WV), as well as the NCOIL Earned Wage Access Model Act, sponsored by Asw. Pam Hunter (NY), NCOIL Vice President. The Committee also heard a presentation on regulation of the bail bonds industry.

“The Committee really is extremely busy this year and I was glad to see us continue to make advances on the earned wage access and third party litigation financing Model Laws. Those are two important and emerging issues and I look forward to us getting these Models over the finish line so we can provide effective frameworks for the States,” said Sen. Felzkowski.

Friday kicked off with a meeting of the Workers’ Compensation Insurance Committee, chaired by Sen. Lana Theis (MI). The Committee: heard a “State of the Line” presentation focused on the on the status of and trends in the overall workers’ compensation insurance marketplace; heard presentations on workers’ compensation premium fraud in the construction industry; and discussed developments in the California workers’ compensation insurance marketplace. The Committee also re-adopted the NCOIL Workers’ Compensation Drug Formulary Model Law.

“I was glad to see the re-adoption of the drug formulary model, and it was encouraging that we were able to provide legislators with timely information on workers’ compensation legislative and regulatory trends that they can take back to their states. I look forward to the Committee continuing its work in November,” said Sen. Theis.

A very productive NCOIL-NAIC Dialogue was then held which included a strong lineup of NAIC representatives: Colorado Commissioner Michael Conway; Georgia Commissioner John King; Idaho Director and NAIC Past President Dean Cameron; Indiana Commissioner Amy Beard; Kansas Commissioner Vicki Schmidt; Oklahoma Commissioner Glen Mulready; and Pennsylvania Commissioner Mike Humphreys.

Rep. Oliverson stated, “It’s important that legislators and regulators continue to have an open dialogue on issues of mutual interest so we can make the best decisions to protect consumers and promote solvency in the market. I was very pleased with the substantive discussions we held as well as with the strong turnout of Commissioners and Directors which really underscores the continued positive working relationship between NCOIL and the NAIC. It’s vital that we continue that relationship to protect consumers and preserve the state-based system of insurance regulation.”

During the Keynote Luncheon, Nicholas Whyte, Senior Director of Global Solutions for APCO Worldwide, delivered a fascinating presentation discussing the developments in recent European elections.

Sen. Justin Boyd (AR) then moderated Part 1 of the NCOIL Special Series on Preventive Medicine titled “Early Expenses Prevent Significant Later Costs.” Sen. Boyd said “I was proud to facilitate this dialogue as it really is important for everyone to take action and invest in their health now. As the saying goes, “prevention is the first rule of good health.” I look forward to

seeing this conversation develop during Part 2 of the series in November which will focus on the role of proper nutrition in disease prevention and how food really is medicine.”

The Life Insurance & Financial Planning Committee then met with Sen. Jerry Klein (ND), NCOIL Chairman-at-Large, presiding. The Committee heard presentations on a Retirement Security Bill of Rights, Transamerica’s Center for Retirement Studies Annual Retirement Survey, and received an update on litigation surrounding the U.S. Department of Labor’s Fiduciary Rule. Discussions also continued on proposed amendments to the NCOIL Life Settlements Model Act, sponsored by Rep. Forrest Bennett (OK), Chair of the NCOIL Property & Casualty Insurance Committee.

“The Committee certainly had robust conversations on a range of issues, and I look forward to the Committee continuing to discuss the amendments to the Life Settlements Model Act. It’s likely we’ll have an interim meeting on that issue in an effort to try and have the amendments finalized by November,” said Sen. Klein.

Saturday began with Rep. Ellyn Hefner (OK) moderating a General Session titled “Financial Literacy: Providing Students With More Life Skills But At What Cost?” “It’s important that we as legislators are doing all we can to provide students with access to financial literacy education and to ensure that it is provided in the most effective manner possible. I’m glad we were able to dedicate time to this issue and have a constructive dialogue,” said Rep. Hefner.

The Property & Casualty Insurance Committee, chaired by Rep. Forrest Bennett (OK) then met and continued discussion on the NCOIL Strengthen Homes Program Model Act, sponsored by Rep. Dunnigan, and the NCOIL Online Marketplace Guarantees Model Act, sponsored by Rep. Brian Lampton (OH). Rep. Michael “Sarge” Pollock, Vice Chair of the Committee, also introduced the NCOIL Motor Vehicle Glass Model Act, and the Committee heard updates on the NAIC’s Property & Casualty Market Intelligence Data Call and Federal initiatives impacting the title insurance marketplace. Lastly, the Committee re-adopted three existing model laws: Model Act Regarding Use of Claims History Information; Model Act Concerning State Interpretation of State Insurance Laws; and State Flood Disaster Mitigation and Relief Model Act.

“This summer’s meeting was another productive one for the Property & Casualty Insurance Committee. I was glad to see us build on the work done earlier this year, especially during a time when consumers are increasingly worried about the affordability and availability of coverage,” said Rep. Bennett. “The Model Laws we are advancing, and the issues we continue to discuss, will hopefully lead to some meaningful solutions to those concerns in our respective states. At the end of the day, consumer protection remains the central focus of all we do.”

The Summer Meeting concluded on Saturday afternoon with a meeting of the Executive Committee. Several new members were elected to the Executive Committee. They are: Sen. Larry Walker (GA), Rep. Gabe Firment (LA), Sen. Kirk Talbot (LA), Rep. Bob Titus (MO), Rep. Hefner, and Rep. Mark Tedford (OK).

“From developing new Model Laws on a wide range of issues to growing our membership nationwide, we have made great strides in recent years to advance NCOIL and that is the result

of a lot of hard work and collaboration. The work we have done so far this year has set the stage for our Annual Meeting to truly be a can't-miss event given the number of Models and Resolutions scheduled to be considered. I look forward to working with everyone to make that Meeting a success," concluded Oliverson.

Committee minutes will be posted soon at www.ncoil.org.

The 2024 NCOIL Annual Meeting will take place in San Antonio, TX at the Westin Riverwalk from November 21st – 24th. Registration will open in September.

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NCOIL is a national legislative organization with the nation's 50 states as members, represented principally by legislators serving on their states' insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act over seventy years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.