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SECRETARY: Rep. Jim Dunnigan, UT

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Rep. Tom Oliverson M.D., TX

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NCOIL CONCLUDES SUCCESSFUL ANNUAL MEETING IN SAN ANTONIO

Hunter Elected President; Five New Model Laws Adopted; Strong Attendance Continues

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2024 Annual National Meeting (Meeting) from November 21st – 24th in San Antonio, TX. In what was the final of the organization’s three National Meetings in 2024, there were 381 participants consisting of 77 legislators from 32 states, 13 first-time attendee legislators from 10 states, 6 Insurance Commissioners (or equivalent), and 10 total insurance departments represented.

The packed agenda was highlighted by the adoption of five new Model Laws. Additionally, NCOIL’s policy Committees heard presentations and held discussions on a wide variety of emerging topics and important issues currently impacting the insurance and financial services marketplaces.

During the Meeting, the Nominating Committee met and voted to recommend a slate of new officers for next year. Rep. Jim Dunnigan (UT) will serve as Secretary, the first step in the NCOIL Officer ranks. The Committee also continued the advancement of Asw. Pamela Hunter (NY) who will now serve as President, Sen. Paul Utke (MN) who will serve as Vice President, and Rep. Edmond Jordan (LA) who will serve as Treasurer. Outgoing President Rep. Tom Oliverson, M.D. (TX) remains in the leadership as Immediate Past President. The full slate was elected on Sunday at the closing session.

“It’s a great honor to serve as NCOIL President and I look forward to collaborating with this dedicated Officer group to build on the momentum of the past several years,” said Asw. Hunter.

“I was proud to host NCOIL in my home state for a highly successful Annual Meeting. We were able to continue the organization’s trend of both strong attendance and adoption of timely and important Model Laws and Resolutions,” said Rep. Oliverson. “Throughout this year we saw participation from 137 legislators from 41 states and each Meeting had over 300 attendees. Those numbers are a testament to the hard work we’ve put in this year and a very positive indicator of where the organization is heading in 2025 and beyond.”

NCOIL CEO, Commissioner Tom Considine stated, “NCOIL is really rounding out the year in a terrific way and the attendance from legislators, regulators, and interested parties in San Antonio



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shows how enthusiasm for NCOIL continues to grow. As I near the end of my service as NCOIL CEO, I could not be more pleased of the progress the organization has made over the past several years and I am very confident in the future success of NCOIL.”

The Meeting kicked off with the 3rd NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing on Thursday afternoon. The event helped reinvigorate the ILF Scholarship Fund which helps legislators attend NCOIL National Meetings.

At the traditional Welcome Breakfast on Friday morning, attendees were greeted by Texas Insurance Commissioner Cassie Brown who spoke about her experience overseeing the regulation of the second largest insurance market in the nation and the seventh largest in the world. Also during the Breakfast, Rep. Oliverson honored Cmsr. Considine’s service to NCOIL by presenting him with a pair of custom cowboy boots embroidered with the NCOIL Logo.

Following the Breakfast, the policy committee meetings kicked off with the Health Insurance & Long Term Care Issues Committee, chaired by Rep. Dunnigan. The Committee adopted 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 introduced a hearing aide classification model law concept and held discussions on other issues including: the NCOIL Improving Affordability for Patients Model Act sponsored by Rep. Deborah Ferguson, DDS (AR), NCOIL Immediate Past President, and Rep. Oliverson; developments in vision care services legislation; and the prior authorization reform landscape. Sen. Walter Michel (MS), Chair of the NCOIL Articles of Organization & Bylaws Revision Committee, announced his intent to develop an NCOIL prior authorization reform Model Law next year using recently passed Mississippi legislation as a starting point.

“The Committee has made meaningful progress on a wide range of healthcare issues and I was proud to serve as its Chair,” said Rep. Dunnigan. “I commend Sen. Felzkowski for the work she did in getting the Value Based Purchasing Model Act passed during our final Meeting of 2024 and I am looking forward to the continued discussions on the Improving Affordability for Patients Model Act and other emerging issues.”

Sen. Justin Boyd (AR) then moderated Part Two of the NCOIL Special Series on Preventive Medicine titled “Food as Medicine and Advancing a Healthy America.” Sen. Boyd said, “I was glad to facilitate Part Two of the important dialogue on preventive medicine that we started at our Summer Meeting in July. This is a topic that impacts everyone so keeping legislators informed is extremely important for sound public policymaking.”

The Workers’ Compensation Insurance Committee then met, chaired by Sen. Lana Theis (MI). The Committee heard perspectives on structured settlements from two presiding judges, as well as presentations on the state of work comp coverage for mental injuries and the uniqueness of the Texas workers’ compensation insurance system.

“It was great for the Committee to conclude our work for the year with discussions on some of the most important issues in the Workers’ Compensation marketplace right now,” said Sen. Theis. “I was glad we were able to provide valuable information for legislators to take back to

their respective states.”

Rep. Carl Anderson (SC) then chaired the Life Insurance & Financial Planning Committee which adopted amendments to the NCOIL Life Settlements Model Act, sponsored by Rep. Forrest Bennett (OK). The Committee also heard presentations on wellness program innovations in the long term care marketplace, and on LexisNexis Risk Solutions’ 2024 Life Insurance Mortality Risk Management Study. Updates were also provided on a draft Resolution in Favor of Encouraging a Redesign and the Use of Lifetime Income Investment Solutions in Defined Contribution Plans, and on the activities of the Interstate Insurance Product Regulation Commission (IIPRC).

“I was very pleased to see a consensus reached on the amendments to the Life Settlements Model Act,” said Rep. Anderson. “I look forward to the Committee continuing its work in my home state during our Spring Meeting in April.”

Friday concluded with a reception honoring NCOIL CEO Cmsr. Tom Considine, who will be retiring from NCOIL at the end of the year. During the reception, NCOIL Past Presidents Rep. Matt Lehman (IN) and Rep. Ferguson presented Cmsr. Considine with awards for his outstanding service to the organization.

“Serving as NCOIL CEO these past nine years has really been a labor of love. NCOIL was in real trouble a decade ago; I can’t thank enough the officers who committed to making the changes necessary to turn things around, then ‘walked the talk’ in making it happen, as well as everyone who has participated in NCOIL and the CIP over these past 9 years. We have grown the organization together and re-established its relevance and importance to insurance public policy and the overall state based system of insurance regulation,” said Cmsr. Considine.

Saturday began with a General Session titled “ERISA at 50: An Important Standard Setter or Roadblock to State Healthcare Innovations?” moderated by Asm. Jarret Gandolfo (NY). “NCOIL has had ongoing conversations around ERISA’s impact on the health insurance market, highlighted by a proposed amendment to ERISA to add a statutory waiver provision so that States could seek ways to apply their particular reforms to all health insurance plans whose members all reside in that State – including self-insured plans of a certain number of members. U.S. Representative Pete Sessions (TX) has expressed interest in that amendment, so it’s important that state legislators stay well informed on this topic.”

A very productive NCOIL-NAIC Dialogue was then held which included a great lineup of NAIC representatives: Connecticut Commissioner and NAIC Past President Andrew Mais; Kansas Commissioner Vicki Schmidt; and Oklahoma Commissioner Glen Mulready.

Rep. Oliverson stated, “I continue to be pleased with the positive working relationship between NCOIL and the NAIC. Having an open dialogue between legislators and regulators is essential in preserving the state-based system of insurance regulation and promoting the best possible insurance market for our mutual constituencies.”

At the Keynote Luncheon, John Ashford, Chairman and CEO of the Hawthorn Group, L.C.

delivered a fascinating in-depth post-election presentation that touched on the outcome of the recent 2024 elections and their impact on the insurance industry.

A General Session was then held titled “Does SCOTUS’ Chevron Repeal Mean a Rebirth for State Regulation?” moderated by Rep. Brenda Carter (MI). “The repeal of the Chevron Doctrine is a very significant ruling from the high court and it will certainly have implications for the state based system of insurance regulation. I was glad to facilitate this discussion to help give NCOIL legislators a deeper understanding of the issue,” said Rep. Carter.

The Financial Services & Multi-Lines Issues Committee, chaired by Sen. Felzkowski then met and adopted the NCOIL Earned Wage Access Model Act, sponsored by Asw. Hunter, and the NCOIL Transparency in Third Party Litigation Financing Model Act, sponsored by Rep. Lehman and co-sponsored by Del. Steve Westfall (WV). The Committee also re-adopted the NCOIL Insurance Fraud Model Act and heard a presentation on inflation’s impact on the insurance market.

“The Committee certainly had a busy year discussing two Model Laws on what are two of the most frequently discussed topics in state legislatures across the country,” said Sen. Felzkowski. “Asw. Hunter and Rep. Lehman listened to all stakeholders that participated in the process, and each worked tirelessly to get their respective Models to places where they could be considered. Hearing from a wide array of interested parties and working to reach a consensus on an issue is really at the core of what NCOIL is all about.”

Sunday began with a meeting of the Joint State-Federal Relations & International Insurance Issues Committee, chaired by Rep. Rachel Roberts (KY). The Committee adopted the NCOIL Model Act in Support of Mental Health Wellness Exams, sponsored by Rep. Roberts, as well as a Resolution in Support of Establishing Catastrophe Savings Accounts sponsored by Rep. Lehman, Sen. Michel, Rep. Ellyn Hefner (OK), and Rep. Anderson. The Committee also heard a presentation on patent practices in the prescription drug marketplace.

“I was glad the Committee was able to meet in San Antonio to advance a number of issues, and I was particularly pleased to see my Model in support of mental health wellness exams be adopted. I have been a strong proponent of expanding access to mental healthcare throughout my time in the Kentucky General Assembly and I hope that this Model can help legislators in states around the country provide important care for their constituents,” said Rep. Roberts.

The Property & Casualty Insurance Committee, chaired by Rep. Bennett, then met and adopted the NCOIL Strengthen Homes Program Model Act, sponsored by Rep. Dunnigan and co-sponsored by Rep. Matthew Gambill (GA). The Committee also continued discussions on: the NCOIL Model Act Regarding Insurers’ Use of Aerial Images, sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH); the NCOIL Motor Vehicle Glass Model Act, sponsored by Rep. Michael Sarge Pollock (KY), Vice Chair of the Committee; and the NCOIL Online Marketplace Guarantees Model Act, sponsored by Rep. Lampton.

Rep. Bennett stated, “The adoption of the NCOIL Strengthen Homes Program Model Act is a big win for consumers and I’m proud that the Model is very similar to a recently passed law in my

home state of Oklahoma. The Committee has a diverse set of Models still on its agenda and I look forward to continuing the discussions and development of those Models next year.”

The Annual Meeting concluded on Sunday afternoon with a meeting of the Executive Committee in which Asw. Hunter was officially sworn in as President. Resolutions were also adopted in honor of NCOIL legislators departing their respective legislatures including: NCOIL Past Presidents Sen. Neil Breslin (NY) and Rep. Ferguson, as well as Rep. Roberts, Sen. Bob Hackett (OH), and Del. Westfall.

“Representative Oliverson did a wonderful job this past year as President and I thank him for hosting us in his home state for a very productive NCOIL National Meeting and for setting the organization up for a successful 2025,” said Asw. Hunter. “I am looking forward to meeting in Charleston in April where we will have another agenda filled with important and timely insurance and financial services issues.”

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

The 2025 NCOIL Spring Meeting will take place in Charleston, SC at the Francis Marion Hotel from April 24th – 27th. Registration will open in January.

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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.