

NCOIL NEWSLETTER



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Asw. Pamela Hunter, NY
President



Will Melofchik
NCOIL CEO



Sen. Paul Utke, MN
Vice President

From the President's Desk

Asw. Pamela J. Hunter (NY) – NCOIL President

Welcome to my first quarterly newsletter column as NCOIL President.

I hope everyone has had a great start to 2025 and is looking forward to what is sure to be another productive year at NCOIL. I'd like to begin with a big thank you to my predecessor, Texas Representative Tom Oliverson for his leadership last year. Representative Oliverson did an excellent job at the helm, and he deserves a lot of credit for the strong position the organization is in now.

We made a lot progress in 2024, both substantively and attendance wise, with seven new Model Laws adopted on important issues including medical loss ratios for dental (DLR) health care services plans, public adjuster professional standards reform, value-based purchasing agreements, regulation of earned wage access (EWA) providers, transparency in third party litigation financing, expanding access to mental health wellness exams, and incentivizing homeowners to strengthen their homes against natural disasters. We also saw participation from 147 legislators from 41 states which is a very positive sign for NCOIL's growing legislative membership.

As I kickoff my term as NCOIL President, I'd like to share more about myself and how I got involved in public service and in NCOIL, as well as some of the things we have planned for the year ahead.

Prior to representing the 128th District in the New York State Assembly, where I have served since 2016, I was a member of the Syracuse Common Council for 3 years where I Chaired the Public Safety Committee. I also served in the Army, where I received a commendation medal and two achievement medals. Currently, I was just recently appointed Speaker Pro Tempore of the New York Assembly and have served previously as the Chair of both the Committee on Banks and the Subcommittee on Women Veterans.

Throughout my time in Albany, I have always served on the Insurance Committee and prioritized it among the Committees I requested to join. Insurance really does touch every aspect of our lives and I wanted to gain the knowledge and experience around these issues to best help my constituents navigate the challenges they face. A large part of my interest in insurance stems from my former colleague Assemblyman Kevin Cahill, then Chair of the Assembly Insurance Committee and longtime NCOIL participant, who recommended that I start joining him at NCOIL meetings. Each Meeting I attended provided a fantastic opportunity to learn about emerging insurance issues and

From the President's Desk (Cont'd)

how different states are dealing with them to promote the best marketplace possible for their constituents.

As my involvement and interest in NCOIL grew, I knew I wanted to do all I could to positively impact the organization and in 2019 I was delighted to have been asked to join the policy committee leadership. I served as Chair of the Health Insurance & Long Term Care Issues Committee for four years before ultimately deciding to run for an NCOIL Officer position at our 2022 Annual Meeting where I was elected Treasurer. I then served as Vice President before assuming the NCOIL Presidency at the conclusion of our recent Annual Meeting in San Antonio.

It's a privilege to be serving alongside a very accomplished team of fellow Officers this year: Vice President Paul Utke (Sen. MN), Treasurer Edmond Jordan (Rep. LA), Secretary Jim Dunnigan (Rep. UT) and Rep. Oliverson as Immediate Past President. I look forward to working with this Officer group as we continue to advance the organization in the year ahead and beyond.

NCOIL is excelling as an organization now, but there is always room for improvement and we never want to rest on our laurels. As part of my term as NCOIL President, the organization will be conducting a Strengths, Weaknesses, Opportunities, and Threats (SWOT) exercise. We conducted the same exercise in 2016, and it proved to be very valuable in guiding NCOIL through what were then difficult times for the organization. During our upcoming Spring Meeting in April, we'll have time set aside on the agenda for all attendees to offer their thoughts and feedback. We'll be sending out more information on this in February.

Additionally, in response to requests following the San Antonio Meeting, we are in the process of putting together a handbook that memorializes certain practices that the organization has been following the past several years, but aren't set forth in the bylaws, so that everyone that comes to NCOIL is fully aware of its processes and knows what to expect. If you're reading this, you're likely familiar with how many regulatory agencies often operate under "desk drawer rules" in addition to the agency's statutorily designated authority. What we envision with this handbook is somewhat of a compilation of NCOIL's "desk drawer rules" so that everything is public and everyone knows the playbook. The best example of this is the three Meeting Model Law development process of introduction in the Spring, further discussion in the Summer, and voting in the Fall. Thanks to everyone who has already reached out about this expressing support for the idea.

From a substantive perspective, one of the issues I'm looking forward to seeing NCOIL be engaged with this year is artificial intelligence (AI). From a high-level standpoint, I think it's incredibly valuable for the organization to have experts come to our Meetings to educate everyone on what the latest trends and developments are, particularly with something as topical as AI. More specifically, [I've introduced a bill in New York this year](#) that would require insurers to provide notice when AI algorithms are used in evaluating the medical necessity and appropriateness of care, also known as utilization reviews. Other states have introduced, and in some instances passed into law, similar bills so I think it's important for NCOIL to look at this legislative trend and consider developing Model policy for states to consider adopting.

Further, while the Meeting agendas for 2025 are sure to be busy with several topics already planned for discussion, one of the strengths of NCOIL is its flexibility in responding to new issues that we may have not anticipated at the onset of the year. A prime example of that is the impact of the devastating wildfires that continue to burn in California. To that end, we'll be having an interim meeting of the Property & Casualty Insurance Committee on February 14th where we will begin to examine the aftermath and insurance implications of these tragic events. It is beyond words to describe the loss and devastation that those effected are experiencing but it's important that NCOIL is at the forefront of educating public policy makers on how insurance will play a major role in recovery.

As we continue to advance the organization and deal with the critical public policy issues before us, meaningful progress can only be achieved with a robust legislative membership. Having a range of perspectives from different states, different backgrounds, and different expertise is essential in shaping public policy that is representative of all corners of the country. This is why I encourage all legislators that sit on their states' committees with jurisdiction over



Rep. Edmond Jordan, LA
Treasurer



Rep. Jim Dunnigan, UT
Secretary



Rep. Tom Oliverson, MD, TX
Immediate Past President

Future NCOIL Meetings:

Spring 2025
April 24-27
Charleston, SC
Francis Marion Hotel

Summer 2025
July 16-19
Chicago, IL
Renaissance Chicago
Downtown Hotel

Annual 2025
November 10-15
Atlanta, GA
The Whitley Hotel

Spring 2026
April 16-19
Louisville, KY
The Hyatt Regency
Louisville

From the President's Desk (Cont'd)

insurance, healthcare, and financial services to get involved – you won't regret it.

Like my predecessors, I am committed to ensuring that NCOIL continues to serve as an educational forum for public policymakers and interested parties and produces sound public policy in the form of Model Laws for states to consider and adjust accordingly to meet their needs.

I look forward to your participation and to seeing you at our Spring Meeting in Charleston. Please do not hesitate to share your ideas or thoughts with me at any time.



NCOIL President Announces 2025 Committee Leadership

Strong Group of Leaders from Diverse States to Head Committees

NCOIL President Pamela J. Hunter, state Assemblymember from New York announced the lineup of NCOIL Committee Chairs and Vice Chairs for 2025.

"I'm proud to announce this group of truly exceptional bipartisan legislative leaders from all across the country to help lead NCOIL as we continue to grow the organization's national influence and deal with the critically important insurance public policy issues before us," said Hunter. "Each of these chairs and vice-chairs have shown significant commitment to NCOIL and I thank them all for stepping up to serve in their respective roles."

The NCOIL Chairs and Vice Chairs are:

Articles of Incorporation/Bylaws:

Chair: Sen. Walter Michel, MS
Vice Chair: Rep. David LeBoeuf, MA

Audit Committee:

Chair: Sen. Paul Utke, MN
Vice Chair: Asm. Erik Dilan, NY

Budget Committee:

Chair: Rep. Edmond Jordan, LA
Vice Chair: Sen. Mary Felzkowski, WI

Financial Services & Multi-Lines Issues:

Chair: Asm. Jarett Gandolfo, NY
Vice Chair: Asm. Tim Grayson, CA

Health Insurance & Long-Term Care Issues:

Chair: Rep. Michael Sarge Pollock, KY
Vice Chair: Sen. Justin Boyd, AR

Nominating Committee:

Chair: Rep. Tom Oliverson, M.D., TX

Joint State-Federal Relations & International Insurance Issues:

Chair: Sen. Lana Theis, MI
Vice Chair: Rep. Ellyn Hefner, OK

Life Insurance & Financial Planning:

Chair: Rep. Brenda Carter, MI
Vice Chair: Sen. Pam Helming, NY

NCOIL-NAIC Dialogue:

Co-Chairs: Asw. Pamela Hunter, NY
Sen. Paul Utke, MN

Property & Casualty Insurance:

Chair: Rep. Forrest Bennett, OK
Vice Chair: Sen. Larry Walker, GA

Workers' Compensation Insurance:

Chair: Rep. Carl Anderson, SC
Vice Chair: Rep. Brian Lampton, OH

Chairman at Large:

Sen. Jerry Klein, ND

NCOIL CEO, Will Melofchik said, "The Committee leadership Assemblywoman Hunter has selected shows a true vision for where NCOIL is heading in 2025. The organization really is fortunate to have such as 'deep bench' of dedicated legislators contributing to its success and momentum in recent years and I'm confident these leaders, in addition to our full membership, will work tirelessly to advance model legislation that protects consumers and preserves the proven state based system of insurance regulation."

Future NCOIL Meetings:

Summer 2026
July 15-18
Boston, MA
Westin Copley Place

Annual 2026
November 19-21
Sanibel, Florida
Marriott Sanibel
Harbour Resort & Spa

Spring 2027
TBD

Summer 2027
July 21-24
Asheville, NC
Renaissance Asheville

Annual 2027
November 17-20
New Orleans, LA
Westin New Orleans

NCOIL PROPERTY & CASUALTY INSURANCE COMMITTEE INTERIM MEETING

FRIDAY, FEBRUARY 14, 2025

1:00 P.M. ET/12:00 P.M. CT/11:00 A.M. MT/10:00 A.M. PT

[CLICK HERE FOR MORE INFORMATION](#)

Oklahoma Representative Forrest Bennett has called an interim Zoom meeting of the NCOIL Property & Casualty Insurance Committee on Friday, February 14 at 1:00 p.m. ET/12:00 p.m. CT/11:00 a.m. MT/10:00 a.m. PT.

The purpose of the meeting is for the Committee to:

- continue discussion on and consider the NCOIL Motor Vehicle Glass Model Act, sponsored by Rep. Michael Sarge Pollock (KY);
- continue discussion on the NCOIL Online Marketplace Guarantees Model Act, sponsored by Rep. Brian Lampton (OH) and co-sponsored by Rep. Forrest Bennett (OK); and
- discuss the aftermath of the recent California wildfires.

You can register for the meeting and view all of the materials for discussion [here](#). Updated materials will be posted on the website and distributed by February 7.

Please submit any questions or comments to NCOIL General Counsel, Anne Kennedy at akennedy@ncoil.org.

REGISTRATION FOR NCOIL SPRING MEETING IS OPEN

Registration for the 2025 NCOIL Spring Meeting at the Francis Marion Hotel in Charleston, SC from April 24-27th is open.



For registration information please click [here](#)

See the meeting schedule on page 6 or view at the NCOIL website [here](#)

DON'T FORGET TO BOOK YOUR HOTEL!!!

The hotel block closes on March 22nd

Legislators book here:



General Participants book here:



NCOIL One on One

NCOIL One on One Interview with New York Assemblyman Jarett Gandolfo is out now. Click the link [here](#) to check it out! Interested in learning more about other NCOIL participants? Visit the link [here](#) to see past NCOIL One on One Interviews. Thank you to all who have participated so far:

- IN Rep. Matt Lehman
- NY Asw. Pam Hunter
- OH Sen. Bob Hackett
- AR Rep. Deborah Ferguson
- ND Sen. Jerry Klein
- LA Rep. Edmond Jordan
- CA Asm. Ken Cooley
- TX Rep. Tom Oliverson
- NV Asw. Maggie Carlton
- MN Sen. Paul Utke
- MI Rep. Brenda Carter
- WV Del. Steve Westfall
- SC Rep. Carl Anderson
- NC Sen. Vickie Sawyer
- IN Sen. Travis Holdman
- OK Rep. Forrest Bennett
- CT Rep. Tammy Nuccio
- MS Sen. Walter Michel
- KY Rep. Rachel Roberts
- UT Rep. Jim Dunnigan
- NJ Sen. Nellie Pou
- ND Sen. Shawn Vedaa
- RI Sen. Roger Picard
- WI Sen. Mary Felzkowski
- NY Sen. Neil Breslin
- LA Ins. Cmsr. Jim Donelon
- KY Rep. Sarge Pollock
- OK Rep. Ellyn Hefner
- Charise Richard, PhRMA
- MI Sen. Lana Theis
- OH Rep. Brian Lampton
- CA Asm. Tim Grayson
- Kevin McKechnie, ABA
- MA Rep. David LeBoeuf
- Wes Bissett, Big I

Reminder that Contributing States are eligible for two legislator stipends per National Meeting to help underwrite the cost of participating.

Click below for more information

Please reach out to Pat Gilbert at pgilbert@ncoil.org with any questions

LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES

[CLICK HERE FOR MORE INFORMATION](#)

Don't Miss the NCOIL YouTube Channel: Subscribe Today

Weren't able to attend our past meetings?

Good news— you can visit our YouTube channel for recordings of past meetings. Prior national meeting sessions and interim committee meetings are posted on our YouTube channel now.

Visit the link [here](#) to subscribe and keep up to date on all things NCOIL!

Things to See in Charleston:

[Charleston City Market](#)

[Fort Sumter National Monument](#)

[South Carolina Aquarium](#)

[The Charleston Museum](#)

2025 NCOIL Spring Meeting Schedule

THURSDAY, APRIL 24th

NCOIL President's Policy Roundtable <i>**Open to NCOIL President's & Speaker's Roundtable CIP Members Only**</i>	2:00 PM - 5:00 PM
Welcome Reception	6:00 PM - 7:00 PM

FRIDAY, APRIL 25th

Welcome Breakfast	8:15 AM - 9:45 AM
The Welcome Breakfast is an important opening session. The Committee meetings/sessions for Friday, April 25th will start at approx. 10:00 a.m. and end at approx. 5:00 p.m. There will also be a luncheon for public policymakers and staff at approx. 1:00 p.m. Specific committee meetings/sessions will be listed in the next draft of the schedule	10:00 AM - 5:00 PM
CIP Member & Sponsor Reception	6:00 PM - 7:00 PM

SATURDAY, APRIL 26th

Strengths, Weaknesses, Opportunities and Threats (SWOT) Exercise	9:00 AM - 10:30 AM
Committee meetings/sessions for Saturday, April 26th will start at approx. 10:30 a.m. and end at approx. 5:00 p.m. There will also be a Keynote Luncheon for all attendees at approx. 1:00 p.m. Specific committee meetings/sessions will be listed in the next draft of the schedule	10:30 AM - 5:00 PM

SUNDAY, APRIL 27th

Committee meetings/sessions for Sunday, April 27th will start at approx. 9:00 a.m. and end at approx. 11:00 a.m. There will also be a breakfast for public policymakers and staff at approx. 8:00 a.m. Specific committee meetings/sessions will be listed in the next draft of the schedule	9:00 AM - 10:30 AM
Executive Committee	10:30 AM - 11:00 AM



ANNUAL MEETING

2024
SAN ANTONIO, TEXAS ★

ANNUAL MEETING MINUTES

[CLICK HERE FOR MORE INFO](#)

**Things to See in
Charleston:**

Rainbow Row

**Charleston
Waterfront Park**

**Gibbes Museum of
Art**

**The Old Exchange
& Provost Dungeon**