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Asw. Pamela Hunter, NY
President



Will Melofchik
NCOIL CEO



Sen. Paul Utke, MN
Vice President

NCOIL Concludes Successful Spring Meeting in Charleston *Highest Attended Meeting; Development Started and Continued on Several Model Laws; Timely Policy Discussions Held*

The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2025 Spring National Meeting (Meeting) from April 24th – 27th in Charleston, SC. In what was the first of the organization's three National Meetings in 2025, there were 408 participants consisting of 85 legislators from 32 states, 23 first-time legislators from 16 states, 8 Insurance Commissioners, and 14 total insurance departments represented.

The packed agenda featured topics such as: prior authorization reform efforts; the use of genetic testing in life insurance underwriting; insurers' use of artificial intelligence; prescription drug affordability boards (PDABs); state resiliency initiatives; and more.

NCOIL President, Asw. Pamela Hunter (NY) said, "Our first Meeting of 2025 really underscored why now is a better time than ever to be involved in NCOIL. The organization has been trending upwards the past several years, and to start the year with the highest attended Meeting in NCOIL history from both legislator and overall participation is a real testament to the work we have been putting in to advance timely and important insurance public policy issues."

"The turnout in Charleston from both legislators and interested parties is really indicative of NCOIL's growing reach and national prominence," said NCOIL CEO Will Melofchik. "The organization is at its strongest when there is a wide range of perspectives from all across the country coming together to engage on the issues and to exceed 400 attendees for the first time ever is a really positive sign for the rest of 2025 and beyond."

The Meeting kicked off with a Welcome Reception during which attendees heard from South Carolina Lieutenant Governor Pamela Evette who thanked participants for coming to the Palmetto State and spoke about the work she has done alongside Governor Henry McMaster to promote the best possible environment for South Carolina families and businesses.

At the traditional Welcome Breakfast, in an NCOIL first, attendees heard from a sitting U.S. Cabinet member as U.S. Secretary of Health and Human Services Robert F. Kennedy Jr. announced a new state-federal partnership aimed at expanding access to treatment for sickle cell disease.

The policy committee meetings then kicked off with the Workers' Compensation Insurance Committee, chaired by Rep. Carl Anderson (SC). The Committee held a discussion on the use of artificial intelligence in the workers' compensation marketplace and heard presentations on the impact of vertical integration on prices, medical utilization, and outcomes, as well as the trends and devel-

NCOIL Concludes Successful Spring Meeting in Charleston (Cont'd)

opments in the South Carolina workers' compensation marketplace. The Committee also began discussion and development on the NCOIL Experience Rating Modification Model Act sponsored by Rep. Matt Lehman (IN), Past NCOIL President.

"I was particularly pleased to Chair this Committee in my home state of South Carolina during a Meeting with record setting attendance. It was great for the Committee to come together to gather valuable information and begin work on a new Model Law which we will continue development on throughout the year," said Rep. Anderson.

The Health Insurance & Long Term Care Issues Committee then met, chaired by Rep. Michael Sarge Pollock (KY). The Committee discussed the NCOIL Prior Authorization Reform Model Act sponsored by Sen. Walter Michel (MS), Chair of the NCOIL Articles of Organization & By-laws Revision Committee, as well as a Resolution Regarding Audiology Services, Hearing Instrument Specialists Services, and Classification of Non-Over The Counter Hearing Aids as Prescription Devices sponsored by Rep. Deanna Frazier Gordon (KY) and Rep. Pollock. Last, the Committee adopted the NCOIL Improving Affordability for Patients Model Act, sponsored by Rep. Tom Oliverson, M.D. (TX), NCOIL Immediate Past President, and re-adopted the NCOIL Transparency in Dental Benefits Contracting Model Act until the Summer Meeting where proposed amendments to the Model may be discussed.

"The conversations held during our meeting in Charleston have laid the groundwork for what will be a very busy year for the Committee as we work on a wide range of health policy issues. In particular, the Prior Authorization Reform Model Act sparked a robust discussion, and I look forward to continuing work on that issue as well as taking on other emerging topics during our next meeting this Summer," said Rep. Pollock.

A very productive NCOIL-NAIC Dialogue was held that afternoon which included an impressive lineup of NAIC representatives: North Dakota Commissioner and NAIC President Jon Godfred, Utah Commissioner and NAIC Secretary-Treasurer Jon Pike, Florida Commissioner Mike Yaworsky, Georgia Commissioner John King, Oklahoma Commissioner Glen Mulready, South Carolina Director Michael Wise, Washington Commissioner Patty Kuderer, and Wisconsin Commissioner Nathan Houdek.

"We continue to be pleased with our positive working relationship with the NAIC and the consistently strong turnout we see from Commissioners at our Meetings goes a long way towards ensuring that we are able to work together on issues of mutual interest. Having an open dialogue between legislators and regulators really is essential in protecting consumers and creating the best insurance market possible," said Asw. Hunter.

Following the Dialogue was a general session titled, "Prescription Drug Affordability Boards (PDABs)-Part 1: An Introduction to PDABs" moderated by Sen. Mary Felzkowski (WI), Vice Chair of the NCOIL Budget Committee. "I was glad to facilitate the conversation about PDABs as they have generated a lot of discussion throughout the country the past few years. Many of the legislators at the Meeting were from states that have either enacted a PDAB or are considering it, so it was important to have this informative discussion. I look forward to the conversation continuing during Part 2 in Chicago," said Sen. Felzkowski.

Friday wrapped up with a meeting of the Life Insurance and Financial Planning Committee chaired by Rep. Brenda Carter (MI). The Committee held a discussion on the use of genetic testing information in life insurance underwriting, heard a life insurance 101 presentation, and discussed developments in the long term care insurance marketplace. Last, a Resolution in Favor of Encouraging a Redesign and the Use of Lifetime Income Investment Solutions in Defined Contribution Plans, sponsored by Sen. George Lang (OH), was adopted.

"I am proud to Chair the Committee this year and we got off to a great start at the Spring Meeting," said Rep. Carter. "We covered a lot of ground on important life insurance and financial planning related topics and legislators can take that information back to their states as they work on related issues in their respective legislatures. I look forward to the Committee continuing its work in July at the Summer Meeting."

Saturday began with a Strengths, Weaknesses, Opportunities, and Threats (SWOT) exercise during which attendees gathered to share their thoughts on NCOIL's advancement and strategic vision for the future of the organization.



Rep. Edmond Jordan, LA
Treasurer



Rep. Jim Dunnigan, UT
Secretary



Rep. Tom Oliverson, MD, TX
Immediate Past President

Future NCOIL Meetings:

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

Annual 2025
November 12-15
Atlanta, GA
The Whitley Hotel

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

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

NCOIL Concludes Successful Spring Meeting in Charleston (Cont'd)

Asw. Hunter said, "While NCOIL is thriving, it's important that the organization undergo this kind of assessment when we are in a position of strength so we can identify how we got here and what we need to do to keep improving the organization. I was very pleased that we had so many people attend this session and offer their perspectives as it really highlights the commitment so many have to the success of NCOIL."

"NCOIL conducted a similar exercise back in 2016 and it proved to be very valuable in guiding the organization when it was struggling. As we look towards the future, it is important that we are always finding ways to improve and getting feedback from those involved in the organization is a really important part of that," said Melofchik.

Next, the Property & Casualty Insurance Committee met, chaired by Rep. Forrest Bennett (OK). The Committee heard presentations on Florida's property insurance market reforms and developments in the title insurance marketplace. The Committee also continued discussion on the NCOIL Model Act Regarding Insurers' Use of Aerial Images sponsored by Rep. David LeBoeuf (MA), Vice Chair of the NCOIL Articles of Organization & Bylaws Revision Committee, and Rep. Brian Lampton (OH), Vice Chair of the NCOIL Workers' Compensation Insurance Committee. Last, the NCOIL Rental Home Marketplace Guarantees Model Act, sponsored by Rep. Lampton, was adopted.

"The adoption of the NCOIL Rental Home Marketplace Guarantees Model Act was the culmination of a lot of hard work throughout the past year and I look forward to seeing how that Model is implemented in States across the country. The Committee still has a lot of work to do on other issues and I look forward to meeting again in July where we can continue discussions on important consumer-focused policy," said Rep. Bennett.

At the Luncheon, South Carolina Attorney General Alan Wilson spoke about his philosophy on leadership and the work his office is doing to protect South Carolinians.

Following that was a general session titled, "AI in Insurance – What is the Impact of Losing the Human Element?" moderated by Asm. Erik Dilan (NY), Vice Chair of the NCOIL Audit Committee. "The growth and prevalence of AI is being dealt with in every legislature across the country so it was important that we had this session. As each line of insurance deals with AI in its own way, it's critical that any policy enacted in response to that strikes a balance between protecting consumers and not hindering innovation. This has quickly become a top priority for NCOIL and I look forward to participating in further discussions," said Asm. Dilan.

The day concluded with the Joint State-Federal Relations & International Insurance Issues Committee, chaired by Sen. Lana Theis (MI). The Committee discussed several important items including developments in flood insurance and state resiliency efforts, potential federal tax initiatives impacting the insurance market, and new federal healthcare proposals. Also, the first draft of the NCOIL Health Savings Account State-Federal Regulatory Coordination Model Act, sponsored by Rep. Jim Dunnigan (UT), NCOIL Secretary, was also introduced and discussed by the Committee.

Sen. Theis said, "I was glad the Committee was able to meet in Charleston to discuss a number of important issues. We were able to begin development on an important Model Law centered on ensuring that consumers don't lose access to health savings accounts, and also hear from a wide range of experts on other critical policy issues. With its broad range of jurisdiction, this Committee always has unique topics to address and I look forward to seeing everyone again soon in July."

The Financial Services & Multi-Lines Issues Committee, chaired by Asm. Jarett Gandolfo (NY), met on Sunday morning. The Committee heard presentations on the National Insurance Producer Registry (NIPR) and developments in the cannabis and insurance markets. Discussions on aligning data sharing with existing privacy laws and state initiatives regulating the bail bond industry were also held.

"The Committee had an extremely productive meeting and we had really great conversations on a wide range of issues. I'm glad to Chair this Committee since it has jurisdiction over issues that affect all lines of insurance which are often the most complex but are also very interesting. I look forward to leading the Committee's work throughout the year so that NCOIL can provide guidance on a number of issues in an efficient and timely manner," said Asm. Gandolfo.

Future NCOIL Meetings:

Annual 2026
November 19-21
Sanibel, Florida
Marriott Sanibel
Harbour

Spring 2027
April 15-18
Newport Beach, CA
VEA Newport Beach

Summer 2027
July 21-24
Asheville, NC
Renaissance Asheville

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

Spring 2028
TBD

Summer 2028
TBD

Annual 2028
November 15-18
Harbor Beach, FL
Marriott Harbor Beach

NCOIL Concludes Successful Spring Meeting in Charleston (Cont'd)

The Spring Meeting concluded on Sunday morning with a meeting of the Executive Committee.

"With the success of the Spring Meeting, we have set the stage for a great year at NCOIL. The organization has a great opportunity to build on this momentum and continue its expansion in terms of participation and development of important policy. I look forward to meeting again in Chicago and working with everyone to make that Meeting a success as well," concluded Hunter.

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

NCOIL Highlights April as Financial Literacy Month

The National Council of Insurance Legislators (NCOIL) is proud to highlight April as Financial Literacy Month. This nationwide initiative encourages proper financial planning and education and serves as a reminder of the importance of financial literacy for consumers of all ages across the country.

NCOIL President Asw. Pamela Hunter (NY) stated, "Achieving long term financial stability begins with understanding the fundamentals of personal finance. While schools have recently been emphasizing financial education, many adults are navigating today's economy without that foundational knowledge. Empowering consumers with the right tools, whether it's building a savings plan, managing debt, or securing proper insurance coverage, can make all the difference in their financial well-being."

"At its core, financial literacy is about enabling consumers to make informed decisions that protect their families, their assets, and their futures," said NCOIL CEO Will Melofchik. "While insurance may not be the first tool people think about when it comes to finances, having life's unanticipated losses covered plays a key role in a well-rounded financial plan. Whether it's a car accident, hospital visit, or natural disaster, proper insurance coverage ensures that consumers can stay on track to meet their financial goals."



★ SPRING MEETING ★
2025
NCOIL
CHARLESTON
SOUTH CAROLINA

PRESENTATIONS AND MATERIALS

CLICK HERE FOR MORE INFO

NCOIL Summer Meeting: Models to be Considered for Re-Adoption

At the upcoming 2025 NCOIL Summer Meeting, per NCOIL Bylaws, the following Models are up for consideration for re-adoption:

- [NCOIL Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers](#) (To be considered for re-adoption by the Property-Casualty Insurance Committee)
- [NCOIL Model Act Regarding Use of Credit Information in Personal Insurance](#) (To be considered for re-adoption by the Property-Casualty Insurance Committee)
- [NCOIL Storm Chaser Consumer Protection Model Act](#) (To be considered for re-adoption by the Property-Casualty Insurance Committee)
- [NCOIL Model Act Regarding Medicaid Interception of Insurance Payments](#) (To be considered for re-adoption by the Property-Casualty Insurance Committee)
- [NCOIL Transparency in Dental Benefits Contracting Model Act](#) (To be considered for re-adoption by the Health Insurance & Long Term Care Issues Committee)

Please submit any comments regarding the re-adoption of these Models to NCOIL General Counsel, Anne Kennedy at akennedy@ncoil.org

Things to See in Chicago:

The Art Institute of Chicago

Millennium Park

The Magnificent Mile

Museum of Science and Industry

Wrigley Field

Cloud Gate “The Bean”

Chicago Riverwalk

Save the Date: 2025 NCOIL Summer Meeting



The 2025 NCOIL Summer Meeting will take place at the Renaissance Chicago Downtown Hotel in Chicago, IL from July 16-19th.

Registration will open in early May.



Things to See in Chicago:

[Lincoln Park Zoo](#)

[Field Museum](#)

[Skydeck Chicago—Willis Tower](#)

[Chicago Architecture Center](#)

[Navy Pier](#)

[Shedd Aquarium](#)

[Chicago Cultural Center](#)

NCOIL One on One

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
- NY Asm. Jarett Gandolfo
- NY Asm. Erik Dilan

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!

NCOIL-NAIC Op-Ed:



A great op-ed was written by NCOIL President & NY Speaker Pro Tempore Pamela Hunter and NAIC President & NDID Commissioner Jon Godfreed celebrates the 80th anniversary of the McCarran-Ferguson Act, which affirmed the U.S. State based system of insurance regulation.

[Click Here](#) to read

NAIC
NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS

2025 NCOIL Spring Meeting in Pictures

