

NATIONAL COUNCIL OF INSURANCE LEGISLATORS
EXECUTIVE COMMITTEE
2025 NCOIL SPRING MEETING – CHARLESTON, SC
APRIL 27, 2025
DRAFT MINUTES

The National Council of Insurance Legislators (NCOIL) Executive Committee met at the Francis Marion Hotel in Charleston, SC on Sunday April 27, 2025 at 10:30 AM (EST).

NCOIL President, Assemblywoman Pamela Hunter (NY), Chair of the Committee, presided.

Other members of the committee present:

Rep. Peggy Mayfield (IN)
Rep. Bill Sutton (KS)
Rep. Mike Meredith (KY)
Rep. David LeBoeuf (MA)
Sen. Lana Theis (MI)
Sen. Michael Webber (MI)
Sen. Paul Utke (MN)

Sen. Walter Michel (MS)
Asm. Jarett Gandolfo (NY)
Rep. Brian Lampton (OH)
Rep. Ellyn Hefner (OK)
Sen. Mary Felzkowski (WI)
Del. Walter Hall (WV)

Other legislators present were:

Sen. Jeff Howe (MN)
Sen. Cale Case (WY)

Also in attendance were:

Will Melofchik, NCOIL CEO
Anne Kennedy, NCOIL General Counsel
Pat Gilbert, NCOIL Director of Policy, Administration & Member Services

QUORUM

Upon a motion made by Rep. Michael Meredith (KY), and seconded by Asm. Jarett Gandolfo (NY), the Committee voted without objection by way of a voice vote to waive the quorum requirement.

MINUTES

Upon a motion made by Sen. Lana Theis (MI) and seconded by Rep. Brian Lampton (OH) the Committee voted without objection by way of a voice vote to approve the minutes of the Committee's November 24, 2024 meeting in San Antonio, TX.

FUTURE MEETING LOCATIONS

Asw. Hunter stated that looking ahead to the rest of 2025, the Summer Meeting will be in Chicago, IL from July 16th-19th and the Annual Meeting will be in Atlanta, GA from November 12th – 15th. The Annual Meeting will also start with the 4th Annual NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing which has been integral to the financial strength of the ILF Scholarship Fund.

ADMINISTRATION

Will Melofchik, NCOIL CEO, stated that this was the highest attended NCOIL National Meeting ever and we ended up with 408 total registrants including 85 legislators from 32 states and of that number there were 23 first time attendee legislators from 16 states. Additionally, 8 Insurance Commissioners participated with 14 total insurance departments represented.

Mr. Melofchik gave the 2025 unaudited financials through March 31st showing revenue of \$595,244.34 and expenses of \$287,035.39 for an excess of \$308,205.95.

CONSENT CALENDAR

Asw. Hunter noted that the consent calendar includes committee reports including resolutions and model laws adopted and re-adopted therein, as well as ratification of decisions made and actions taken by the NCOIL Officers and staff in the time between Executive Committee Meetings.

The Consent Calendar included:

- The Health Insurance & Long Term Care Issues Committee adopted the NCOIL Improving Affordability for Patients Model Act, re-adopted until the Summer Meeting the NCOIL Transparency in Dental Benefits Contracting Model Act, and had the NCOIL Short Term Limited Duration Insurance Model Act sunset.
- The Life Insurance & Financial Planning Committee adopted a Resolution in Favor of Encouraging a Redesign and the Use of Lifetime Income Investment Solutions in Defined Contribution Plans.
- The Property & Casualty Insurance Committee adopted the NCOIL Rental Home Marketplace Guarantees Model Act (as amended) and the NCOIL Motor Vehicle Glass Model Act.

Asw. Hunter asked if any Committee member wanted anything removed from the consent calendar or had any questions.

Sen. Paul Utke (MN), NCOIL Vice President, asked if the organization should consider expediting the Model Act review process for the NCOIL Rental Home Marketplace Guarantees Model Act since it was a close vote that passed via roll call.

Mr. Melofchik stated that there was some discussion during the Property & Casualty Insurance Committee Meeting around expediting the process for review of that Model outside of the typical 5 year readoption timeline. That would require the NCOIL bylaws to be amended so it is something that this Committee could recommend the Articles of Organization & Bylaws Revision Committee take up. That Committee could then amend the bylaws to say that in certain circumstances Model Laws can be reviewed before the typical 5 year timeline. Asw. Hunter then asked if Models can be reviewed faster than the 5 year timeline currently in place.

Mr. Melofchik stated that Models can be amended at any time before the 5 year timeline, but this would be different in terms of amending the bylaws to allow a Model to sunset ahead of its 5 year scheduled review.

Sen. Walter Michel (MS), Chair of the NCOIL Articles of Organization & Bylaws Revision Committee stated that he would be happy to have the Committee discuss the issue at its next meeting in Chicago this summer.

Sen. Cale Case (WY) said we shouldn't be locked into the 5 year review process and that timeline should be able to get waived in certain circumstances for Models that may not have broad support.

Rep. David LeBoeuf (MA) stated that it's a good idea to look at the flexibility of the review process especially since technology is rapidly advancing.

Asw. Hunter asked if the bylaws change has to be for a specific Model or could the amending language be broad enough to cover any Model. Mr. Melofchik said that a change of this nature would be broad enough to cover any Model.

Sen. Mary Felzkowski (WI) stated that flexibility is never bad. This is especially true when you have things like Artificial Intelligence coming at us so fast, so having the ability to review Models sooner rather than later is necessary.

Asw. Hunter asked that Sen. Michel and staff conduct a review of the bylaws and have his Committee discuss making an amendment broad enough to cover all Model laws and report on that in July.

Rep. Bill Sutton (KS) said a suggestion is to have the full policy committee vote to review a Model ahead of its scheduled timeline instead of just having one legislator reopen the issue.

Asw. Hunter said that any amendment of this nature would certainly follow the Committee structure or perhaps involve having the Model's sponsor raise the Model for review.

Upon a motion made by Rep. LeBoeuf and seconded by Sen. Theis, the Committee voted to adopt the consent calendar without objection by way of a voice vote.

NEW EXECUTIVE COMMITTEE MEMBERS

Asw. Hunter asked if anyone would like to make any nominations to the Executive Committee. Sen. Michel stated he would like to nominate Del. Walter Hall (WV).

Upon a motion made by Rep. Peggy Mayfield (IN) and seconded by Rep. Ellyn Hefner (OK), the Committee voted without objection by way of a voice vote to add Del. Hall to the Executive Committee.

OTHER SESSIONS

Asw. Hunter stated that the Institutes Griffith Foundation held a great Legislator Luncheon & Breakfast. Professor Hal Weston from Georgia State University gave a presentation about the McCarran Ferguson Act as this year is the Act's 80th anniversary, and Dr. Lars Powell of the University of Alabama gave an interesting presentation about resilience initiatives and their role in the insurance marketplace. Asw. Hunter noted the importance of state resiliency initiatives and encouraged further discussion on the issue both at NCOIL and in State Legislatures.

Asw. Further stated that there were two great General Sessions including part 1 of our 2 part series on Prescription Drug Affordability Boards, and a session titled "AI in Insurance – What is the Impact of Losing the Human Element?"

We also had a great lineup of Featured Speakers. South Carolina Lieutenant Governor Pamela Evette welcomed us to South Carolina at the Welcome Reception on Thursday. In an NCOIL first, a sitting U.S. Cabinet Member, HHS Secretary Robert F. Kennedy Jr., spoke at the Welcome Breakfast to announce a new state-federal partnership aimed at treating sickle cell disease. Additionally, South Carolina Attorney General Alan Wilson spoke at the Keynote Luncheon about leadership and his service to the state of South Carolina.

Last but not least, we held our Strengths, Weaknesses, Opportunities, and Threats (SWOT) Exercise yesterday morning. Thank you to everyone that participated. I think it was very positive that the organization underwent that exercise and we're going to discuss everything internally to see what next steps we can take to incorporate some of the feedback.

Mr. Melofchik stated that staff will compile the responses from the SWOT exercise and consult with the Officers about what changes should be implemented. Certain items won't require Executive Committee approval such as the variety of meals provided at meetings. Other things that may require bylaws changes will be discussed at future Executive Committee meetings.

Rep. Sutton said that the state recruitment initiative raised during the SWOT exercise was a great suggestion and it would be good to see that implemented. Mr. Melofchik said that it seemed like there was unanimous agreement on that suggestion and staff is going to get to work on that.

ADJOURNMENT

Hearing no further business, upon a motion made by Rep. Meredith and seconded by Rep. Lampton, the Committee adjourned at 11:00 a.m.