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President



Thomas B. Considine  
NCOIL CEO



Asw. Pamela Hunter, NY  
Vice President

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## NCOIL Releases 2024 Annual Meeting 30 Day Materials

The National Council of Insurance Legislators (NCOIL) released the 30-day materials for the 2024 Annual National Meeting in San Antonio, Texas from November 21-24.

NCOIL CEO, Commissioner Tom Considine, said, “The turnout from both legislators and interested parties is very strong, and I think that’s due in large part to the interesting items we have on the agenda. We’re looking forward to finishing the year off in a great way with another NCOIL Meeting filled with thoughtful and productive policy discussions.”

Among the highlights for the Annual Meeting agenda are:

- The Health Insurance and Long-Term Care Issues Committee will consider the adoption of the NCOIL Value Based Purchasing Model Act, sponsored by Sen. Mary Felzkowski (WI). The Committee will also continue discussion on the NCOIL Improving Affordability for Patients Model Act, sponsored by Rep. Deborah Ferguson, DDS (AR), NCOIL Immediate Past President and Rep. Tom Oliverson, M.D. (TX), NCOIL President. The Committee will also hear presentations on potential topics for Model Law development in 2025 related to vision care services, prior authorization, and hearing aide classification.
- The Workers’ Compensation Insurance Committee will continue its discussions on structured settlements following the amendments made to the NCOIL Model State Structured Settlement Protection Act. The Committee will also hear presentations on the state of work comp coverage for mental injuries, and the uniqueness of the Texas work comp insurance system.
- The Life Insurance & Financial Planning Committee will consider the adoption of amendments to the NCOIL Life Settlements Model Act, sponsored by Rep. Forrest Bennett (OK). The Committee will also hear presentations on wellness program innovations in the long term care insurance marketplace, and on LexisNexis Risk Solutions’ 2024 Life Insurance Mortality Risk Management Study. Lastly, the Committee will hear updates on the Resolution in favor of encouraging a re-design and the use of lifetime income investment solutions in defined contribution plans, and the latest activities of the Interstate Insurance Product Regulation Commission (IIPRC).

## NCOIL Releases 2024 Annual Meeting 30 Day Materials (cont'd)



Sen. Paul Utke, MN  
Treasurer



Rep. Edmond Jordan, LA  
Secretary



Rep. Deborah Ferguson DDS, AR  
Immediate Past President

- The NCOIL-NAIC Dialogue will discuss: the NAIC's recent Fall Meeting; the latest activities of the NAIC's Securities Valuation Office (SVO), including NCOIL's recent visit to the SVO's offices and the NAIC's "Framework for Regulation of Insurer Investment", including the Request for Proposal for Credit Rating provider Due Diligence; the NAIC's Property & Casualty Insurance Market Intelligence Data Call; the development of the NAIC's Data Privacy Protection Model Law; and the work of the NAIC's Long-Term Care Actuarial (B) Working Group.
- The Financial Services & Multi-Lines Issues Committee will consider two Model Laws - the NCOIL Transparency in Third Party Litigation Financing Model Act, sponsored by Rep. Matt Lehman (IN), and co-sponsored by Del. Steve Westfall (WV), and the Earned Wage Access Model Act, sponsored by Asw. Pam Hunter (NY), NCOIL Vice President. The Committee will also hear a presentation on inflation's impact on the insurance market, and consider re-adoption of the NCOIL Insurance Fraud Model Act.
- The Joint State-Federal Relations and International Insurance Issues Committee will consider the NCOIL Model Act in Support of Mental Health Wellness Exams, sponsored by Rep. Rachel Roberts (KY), as well as a Resolution in Support of Establishing Catastrophe Savings Accounts, sponsored by Rep. Matt Lehman (IN), Sen. Walter Michel (MS), Rep. Ellyn Hefner (OK), and Rep. Carl Anderson (SC). The Committee will also hear a presentation on patent practices in the prescription drug marketplace.
- The Property & Casualty Insurance Committee will consider the NCOIL Strengthen Homes Program Model Act, sponsored by Rep. Jim Dunnigan (UT). The Committee will also continue discussion and potentially consider the NCOIL Online Marketplace Guarantees Model Act, sponsored by Rep. Brian Lampton (OH) and co-sponsored by Rep. Forrest Bennett (OK), and the NCOIL Motor Vehicle Glass Model Act, sponsored by Rep. Michael Sarge Pollock (KY). The Committee will also continue discussion on the NCOIL Model Act Regarding Insurers' Use of Aerial Images, sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH).
- Three important and interesting general sessions will also be held: Part 2 of NCOIL's Special Series on Preventive Medicine – Food as Medicine and Advancing a Healthy America; ERISA at 50: An Important Standard Setter or Roadblock to State Healthcare Innovations?; and Does SCOTUS' *Chevron* Repeal Mean a Rebirth for State Regulation?

"Tom and the staff have done a great job throughout the year of putting together strong agendas that facilitate NCOIL's policy discussions and positions and the agenda for San Antonio is no different," said TX Representative Tom Oliverson, M.D., NCOIL President. "I'm looking forward to seeing everyone in my home state of Texas during what is sure to be a great Meeting."

As of October 31, there are 310 registered attendees, including 67 legislators and 5 Insurance Commissioners. The full agenda can be viewed [here](#).

## ICYMI: NCOIL Property & Casualty Insurance Interim Meeting

Oklahoma Representative Forrest Bennett called an interim Zoom meeting of the NCOIL Property & Casualty Insurance Committee on Monday, October 7th. The purpose of the meeting was for the Committee to:

- Continue discussion on the NCOIL Strengthen Homes Program Model Act, sponsored by Rep. Jim Dunnigan (UT) and co-sponsored by Rep. Matthew Gambill (GA);
- 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
- Introduce a Model Act based on the General Session held at the Summer Meeting titled "Eye in The Sky: How Insurers' Use of Aerial Images is Impacting Coverage", sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH). A recording of the meeting can be viewed [here](#). The meeting minutes can be viewed [here](#).

## Future NCOIL Meetings:

Annual 2024  
November 21-24  
San Antonio, TX  
The Westin Riverwalk

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

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

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

## NAIC Investment Analysis Office Briefs NCOIL Leadership



Earlier this month, a bi-partisan group of NCOIL legislators met with National Association of Insurance Commissioners (NAIC) leadership and staff at the NAIC's Investment Analysis Office in New York City to discuss the IAO's functions and how they interact with the state based system of insurance regulation. The briefing was the latest example of a strong trend of collaboration between NCOIL and the NAIC.

"It was great for NCOIL to come to the IAO and meet with NAIC leadership," said NCOIL President Rep. Tom Oliverson, M.D. (TX). "Having an ongoing and constructive dialogue between legislators and regulators is key in promoting an insurance market that best benefits our mutual constituencies."

Participating legislators included: Rep. Oliverson; Sen. Paul Utke (MN), NCOIL Treasurer; Rep. Edmond Jordan (LA), NCOIL Secretary; Sen. Lana Theis (MI), Chair of the NCOIL Workers' Compensation Insurance Committee; and Asm. Jarret Gandolfo (NY), Vice Chair of the NCOIL Joint State-Federal Relations & International Insurance Issues Committee.

NCOIL CEO Commissioner Tom Considine stated, "We continue to be pleased with the positive working relationship NCOIL and the NAIC have fostered over the past several years. We really appreciate Commissioner Mais, Superintendent Dwyer, Commissioner Houdek and the NAIC staff for hosting us."

## NCOIL Staff to Participate in "No-Shave November" for Ninth Consecutive Year

Belmar, NJ – This week the team at NCOIL's National Headquarters had their last shave as they gear up for the fight against cancer by participating in "No-Shave November" for the ninth consecutive year.

"Since my first year at NCOIL in 2016, our staff has been proud to toss aside our razors for the month of November, and nine years later, you could say we are still 'itching' to do it again," said NCOIL CEO Commissioner Tom Considine. "As some know, I am a cancer survivor and sadly lost my mom to this disease. The fight against cancer has always been personally important and our team is very proud to be supporting these causes."



No-Shave November's mission is to raise funds for cancer research and treatment, and to educate the population about preventive measures. Starting with the surviving children of one father who died of cancer in November 2007, the movement has since spread around the globe. Participants Research Foundation (MRF) and the Prostate Cancer Foundation (PCF).

## Future NCOIL Meetings:

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

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

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

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

As future Meeting locations are booked, they will be updated here as well as on the [NCOIL Website](#)

## NCOIL Staff to Participate in “No-Shave November” (cont’d)

Participants put down their razors for the 30 days of November each year to join the fight against cancer. This year, NCOIL Support Services will make contributions to the Melanoma Research Foundation (MRF) and the Prostate Cancer Foundation (PCF).

The MRF is the leading melanoma community to transform melanoma from one of the deadliest cancers to one of the most treatable. Melanoma diagnoses are increasing at staggering rates, claiming over 8,000 American lives every year. It is the deadliest form of skin cancer. However, nine out of ten cases are considered to be preventable. The MCF’s mission is to eradicate melanoma by accelerating medical research while educating to and advocating for the melanoma community.

The PCF funds the world’s most promising research to improve the prevention, detection, and treatment of prostate cancer and ultimately save patients’ lives. Right now, one man dies every 17 minutes from prostate cancer in the United States. PCF’s goal is to end all deaths from prostate cancer by raising awareness and funding urgent cutting-edge research.

NCOIL General Counsel Will Melofchik said, “For the ninth year, I’m glad to say that I will be participating in No-Shave November to benefit a very worthy cause. This month is a great opportunity to do my part to help fight this disease that affects so many. A few years ago, one of my sisters was diagnosed with breast cancer. Luckily, she was able to courageously defeat it and is doing great with her family. No-Shave November has meant even more to me and my family these past few years.”

The No-Shave November campaign has successfully raised millions of dollars to combat this disease. Every dollar raised brings us one step closer in our efforts to fund cancer research and education, help prevent the disease, and aid those fighting the battle.

More information on No-Shave November can be found at:

<https://no-shave.org/>; More information on the Melanoma Research Foundation can be found here: <https://melanoma.org/>; More information on the Prostate Cancer Foundation can be found here: <https://www.pcf.org/>

## Rep. Roberts Speaks at Advancing Behavioral Health & Policy Summit



Rep. Rachel Roberts (KY), Chair of the NCOIL Joint State-Federal Relations & International Insurance Issues Committee, represented NCOIL at thincValue’s “Advancing Behavioral Health & Policy Summit in Washington, DC.

Rep. Roberts spoke on a panel discussing prior authorization in behavioral health. The discussion included:

- recent state and federal legislative changes and their impact on care delivery and administrative processes;
- the implications of CMS’ Interoperability and Prior Authorization Final Rule for Medicaid Advantage plans, focusing on required changes and potential benefits for providers and patients; and
- the potential role of AI in streamlining prior authorization processes, considering stakeholder perspectives and the balance between efficiency and appropriate care management.

## Sponsorship Opportunities:

There are still opportunities available to sponsor the 2024 NCOIL Annual Meeting & 3rd Annual NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing

You can view Annual Meeting Sponsorship Opportunities [here](#)

You can view Golf Outing Sponsorship Opportunities [here](#)

## NCOIL Highlights Cybersecurity Awareness Month

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) is proud to highlight October as the 21st annual “Cybersecurity Awareness Month.” This initiative, spearheaded by the Cybersecurity and Infrastructure Security Agency (CISA), aims to provide resources and tools to protect consumers and businesses from cyber attacks.

“It is unfortunately too common these days to see headlines of data breaches and ransomware attacks that make it all the more important for consumers and businesses to remain diligent in their cybersecurity practices,” said Rep. Tom Oliverson, M.D., (TX), NCOIL President. “This is not an issue that affects one industry or group of people, anyone can be impacted at any time. I encourage everyone to review best practices and take all precautions necessary to secure themselves and their families online.”

NCOIL CEO, Commissioner Tom Considine, said, “Staying safe and secure online starts with the basics. Regularly changing your passwords and not using information such as your birthday or home address are measures we can all take to keep ourselves protected. The reality is that we live our lives increasingly on the internet and it’s important everyone starts to treat their online security just as important as the security of their physical possessions.”

Additional information and resources about Cybersecurity Awareness Month can be found at <https://www.cisa.gov/news-events/news/cisa-kicks-21st-anniversary-cybersecurity-awareness-month#:~:text=WASHINGTON%20%20Today%2C%20the%20Cybersecurity%20and,how%20to%20stay%20safe%20online.>

**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](mailto:pgilbert@ncoil.org) with any questions**

**LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES**

**CLICK HERE FOR MORE INFORMATION**



**SUMMER MEETING MINUTES**

**CLICK HERE FOR MORE INFO**

## THERE IS STILL TIME TO REGISTER FOR NCOIL ANNUAL MEETING

Registration for the 2024 NCOIL Annual Meeting at the Westin Riverwalk Hotel in San Antonio, TX from November 21-24th is open.



*For registration information please click [here](#)*

*See the meeting schedule on page 8 or view at the NCOIL website [here](#)*

*The Hotel Block is now closed. For alternate sites, please see the information on Page 8*

### Things to See in San Antonio:

[The Alamo](#)

[Arneson River Theatre at La Villita](#)

[Historic Market Square](#)

[Natural Bridge Caverns](#)

[San Antonio Botanical Gardens](#)

## Registration for NCOIL Open ILF Scholarship Golf Outing is Now Open



The 3rd NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing will be held on November 21<sup>st</sup> at TPC Golf Course in San Antonio, TX. The format will be a scramble shotgun. Lunch will be provided as well as transportation to and from the Westin Riverwalk (NCOIL Annual Meeting Host Hotel).

Registration is still open for foursomes and individual golfers. There will be one legislator per foursome unless you affirmatively request that your foursome consists of private sector players. You can find more information on the outing at the link [here](#).

As an alternate activity, there will be a TopGolf event running parallel to the Outing at TopGolf San Antonio at 1:30 pm. The link to register can be found [here](#). Food and beverages will be included.

*Please reach out to [pgilbert@ncoil.org](mailto:pgilbert@ncoil.org) with any questions*

## Things to See in San Antonio:

[San Antonio  
Missions National  
Historical Park](#)

[San Antonio  
Museum of Art](#)

[Six Flags Fiesta  
Texas](#)

[River Walk](#)

## NCOIL One on One



NCOIL One on One Interview with Wes Bissett, Senior Counsel of the Association of Independent Insurance Agents “Big I” is out now. Click the link [here](#) to check it out.

Haven’t had a chance to watch the interviews with all our NCOIL One on One 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

## 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 below to subscribe and keep up to date on all things NCOIL!

<https://www.youtube.com/channel/UCe09Z77z4q6HG1kv3fDG7Bq>

## 2024 NCOIL Annual Meeting Schedule

### THURSDAY, NOVEMBER 21st

NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing	12:30 PM	-	
TopGolf Alternate Outing	1:30 PM	-	
Welcome Reception at The Alamo	6:00 PM	-	7:30 PM

### FRIDAY, NOVEMBER 22nd

Welcome Breakfast	8:15 AM	-	9:45 AM
First Time Attendee Legislator & Staff Meeting	9:45 AM	-	10:00 AM
First Time Attendee Interested Party Meeting	9:45 AM	-	10:00 AM
Networking Break	9:45 AM	-	10:00 AM
Health Insurance & Long Term Care Issues Committee	10:00 AM	-	11:30 AM
General Session	11:30 AM	-	1:15 PM
The Institutes Griffith Foundation Legislator Luncheon ***Open to Public Policymakers and Staff Only***	1:15 PM	-	2:15 PM
Workers' Compensation Insurance Committee	2:15 PM	-	3:30 PM
Networking Break	3:30 PM	-	3:45 PM
Life Insurance & Financial Planning Committee	3:45 PM	-	5:00 PM
Nominating Committee (Members Only)	5:15 PM	-	
Reception Honoring Cmsr. Tom Considine, NCOIL CEO	6:00 PM	-	7:30 PM

### SATURDAY, NOVEMBER 23rd

General Session	9:15 AM	-	10:45 AM
Networking Break	10:45 AM	-	11:00 AM
NCOIL-NAIC Dialogue	11:00 AM	-	12:15 PM
Luncheon with Keynote Address	12:15 PM	-	1:45 PM
General Session	1:45 PM	-	3:15 PM
Networking Break	3:15 PM	-	3:30 PM
Financial Services & Multi-Lines Issues Committee	3:30 PM	-	5:00 PM
Budget Committee	5:00 PM	-	5:30 PM

### SUNDAY, NOVEMBER 24th

The Institutes Griffith Foundation Legislator Breakfast ***Open to Public Policymakers and Staff Only***	8:00 AM	-	9:00 AM
Joint State-Federal Relations & International Insurance Issues Committee	9:00 AM	-	10:15 AM
Networking Break	10:15 AM	-	10:30 AM
Property & Casualty Insurance Committee	10:30 AM	-	12:15 PM
Executive Committee	12:15 PM	-	12:45 PM

**Alternate Hotels  
Near the  
Westin Riverwalk:**

**Hyatt Regency  
Riverwalk  
0.2 Miles**

**Saint Anthony  
Luxury  
Collection  
0.3 Miles**

**Hotel Contessa  
0.1 Miles**