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President



Will Melofchik
NCOIL CEO



Sen. Paul Utke, MN
Vice President

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NCOIL Releases 2025 Annual Meeting 30 Day Materials

The National Council of Insurance Legislators (NCOIL) released the 30-day materials for the 2025 Annual National Meeting in Atlanta, Georgia from November 12-15.

NCOIL CEO, Will Melofchik, 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 discuss the NCOIL Charity Medical Care and Medical Debt Reform Model Act, sponsored by Rep. Tom Oliverson, M.D. (TX), NCOIL Immediate Past President, and Rep. Forrest Bennett (OK). The Committee will also consider the NCOIL Prior Authorization Reform Model Act, sponsored by Sen. Walter Michel (MS), as well as proposed amendments to the NCOIL Transparency in Dental Benefits Contracting Model Act, sponsored by Sen. Justin Boyd (AR) and co-sponsored by Asm. Jarett Gandolfo (NY). The Committee will also hear a presentation on policy initiatives to support maternal health.
- The Workers’ Compensation Insurance Committee will consider the NCOIL Experience Rating Modification Model Act, sponsored by Rep. Matt Lehman (IN). The Committee will also hear presentations from The Disability Management Employer Coalition, the Workers’ Compensation Research Institute, and from the Georgia State Board of Workers’ Compensation.
- The Life Insurance & Financial Planning Committee will continue discussion on the NCOIL Model Act Regarding Life Insurers’ Use of Genetic Information, sponsored by Rep. Brenda Carter (MI). The Committee will also hear presentations from the popular life insurance Insurtech’s, Ethos and Ladder, and from the American Council of Life Insurers (ACLI) on the latest developments in federal retirement security initiatives.

NCOIL Releases 2025 Annual Meeting 30 Day Materials (cont'd)



Rep. Edmond Jordan, LA
Treasurer



Rep. Jim Dunnigan, UT
Secretary



Rep. Tom Oliverson, MD, TX
Immediate Past President

- The NCOIL-NAIC Dialogue will discuss: the latest NAIC activities related to Artificial Intelligence (AI), including the NAIC's request for information regarding possible development of an AI Model Law, and the development of an AI Systems Evaluation Tool; federal matters impacting the insurance market, including the latest healthcare developments and the lapse of the National Flood Insurance Program (NFIP); updates to the NAIC's risk-based capital framework; the NAIC's development of an affordability and availability playbook; and changes to the NAIC's Annuity Best Interest Regulatory Guidance and Considerations.
- The Financial Services & Multi-Lines Issues Committee will continue discussion on the NCOIL Model Act Regarding Insurers' Use of AI, sponsored by Asm. Erik Dilan (NY) and Rep. Forrest Bennett (OK). The Committee will also consider proposed amendments to the NCOIL Insurance Fraud Model Act, sponsored by Rep. Gabe Firment (LA). Lastly, the Committee will hear a presentation on the retention and recruitment of insurance talent, and consider re-adoption of three Model Laws: the NCOIL Rebate Reform Model Act, the NCOIL E-Titling Model Act, and the NCOIL Model Act Concerning Statutory Thresholds for Settlements Involving Minors.
- The Joint State-Federal Relations and International Insurance Issues Committee will hear presentations on individual coverage health reimbursement arrangements (ICHRA), priorities of the Center for Consumer Information & Insurance Oversight (CCIIO), and on state health insurance marketplace developments. The Committee will also consider re-adoption of three Model Laws: the Market Conduct Surveillance Model Law, Market Conduct Annual Statement (MCAS) Model Act, and the Insurance Business Transfer Model Act.
- The Property & Casualty Insurance Committee will hear a presentation from Waymo on developments in the autonomous vehicles marketplace, and consider a Resolution Encouraging States to Require Insurers to Provide at Least 60 Days Advance Notice When Nonrenewing a Policy, sponsored by Sen. Larry Walker (GA), Rep. Matt Lehman (IN), Rep. Edmond Jordan (LA), NCOIL Treasurer, Rep. David LeBoeuf (MA), and Rep. Brian Lampton (OH). The Committee will also continue discussion on the re-adoption of three Model Laws: the Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers, the Storm Chaser Consumer Protection Model Act, and the Model Act Regarding the Use of Credit Information in Personal Insurance.

Three important and interesting general sessions will also be held: Medicare and Medicaid at 60: Where Are We Now and What Will the Future Hold?; Lessons Learned from Hurricane Katrina: 20 Years Later; and Developments in Vision Care Services Legislation.

"Will and the staff have done a great job throughout the year of putting together strong agendas that facilitate NCOIL's policy and that remains true for the Atlanta agenda," said NY Asw. Pamela Hunter, NCOIL President. "I'm looking forward to seeing everyone in Atlanta during what is sure to be another great Meeting."

As of October 31, there are 363 registered attendees, including 69 legislators and 5 Insurance Commissioners. The full agenda can be viewed [here](#).



SUMMER MEETING MINUTES

[CLICK HERE FOR MORE INFO](#)

Future NCOIL Meetings:

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

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

NCOIL Staff to Participate in “No-Shave” November for Tenth 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 tenth consecutive year.

NCOIL CEO Will Melofchik said, “For the tenth year, I’m glad to say that the NCOIL team will be continuing its tradition of participating in No-Shave November to benefit a very worthy cause. This month is a great opportunity to do our 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.”



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 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).

“Since my first year at NCOIL in 2016, the staff has proudly tossed aside our razors for the month of November, and on our tenth anniversary of doing so, we are still itching to do the same,” said Commissioner Tom Considine, former NCOIL CEO. “As some of you know, I am a cancer survivor and sadly lost my mom to this disease. The fight against cancer has always been personally important and I’m very proud that Team NCOIL is continuing this tradition and supporting these causes.”

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 MRF’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.

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/>

Future NCOIL Meetings:

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
July 9-12
Salt Lake City, UT
Grand American Hotel

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

NCOIL Recognizes Cybersecurity Awareness Month

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) is proud to highlight October as the 22nd 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 all too often that we hear news about a major data breach or cyberattack, which is a reminder that we all need to stay vigilant with cybersecurity measures,” said Asw. Pamela Hunter (NY), NCOIL President. “Cybersecurity is an issue that touches individuals, families, and businesses of all sizes alike, so as Cybersecurity Awareness Month comes to an end, this is a great opportunity to take the time to strengthen passwords, update software, and stay alert to potential scams to best protect our digital lives.”

NCOIL CEO Will Melofchik said, “Protecting yourself online begins with the basics. Using strong, unique passwords and avoiding personal details like your name or birthdate are easy steps that make a big difference. As more of our lives move into the digital world, it’s essential that we safeguard our online information with the same care we give to our homes and valuables.”

Additional information and resources about Cybersecurity Awareness Month can be found at <https://www.cisa.gov/cybersecurity-awareness-month>.

NCOIL CEO Speaks at APCA Advocacy Planning Conference



NCOIL CEO Will Melofchik recently spoke on a panel at the American Property & Casualty Insurance Association (APCA)'s Advocacy Planning Conference along with NAIC CEO Gary Anderson. The panel, moderated by APCA's Hilary Segura, focused on how insurers can strengthen partnerships with their respective organizations.

ICYMI: NCOIL Interim Committee Meetings

- The NCOIL Health Insurance & Long Term Care Issues Committee, chaired by Rep. Michael Sarge Pollock (KY) met on September 19th to continue discussions on the NCOIL Prior Authorization Reform Model Act, sponsored by Sen. Walter Michel (MS); and proposed amendments to the NCOIL Transparency in Dental Benefits Contracting Model Act, sponsored by Sen. Justin Boyd (AR), and co-sponsored by Asm. Jarett Gandolfo (NY). A recording of the Meeting can be viewed [here](#). Meeting minutes can be viewed [here](#).
- The NCOIL Property & Casualty Insurance Committee, chaired by Rep. Forrest Bennett (OK), met on September 30th to continue discussion and consider the NCOIL Model Act Regarding Insurers' Use of Aerial Images, sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH). A recording of the Meeting can be viewed [here](#). Meeting minutes can be viewed [here](#).

NCOIL Welcome Reception:

We are pleased to be holding that the Welcome Reception for the 2025 NCOIL Annual National Meeting will be held at the Buckhead Club

We thank Primerica for its sponsorship support in hosting the Reception

The Buckhead Club is located 0.4 Miles from the Conference Host Hotel

STILL TIME TO REGISTER FOR NCOIL ANNUAL MEETING

Registration for the 2025 NCOIL Annual Meeting at the Whitley Hotel in Atlanta, GA from November 12th -15th is open.



For registration information please click [here](#)

See the meeting schedule on page 7 or view at the NCOIL website [here](#)

Registration for NCOIL Open ILF Scholarship Golf Outing



NCOIL is pleased to be holding the 4th Annual NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing. The event will be held on November 12th at Heritage Golf Links in Atlanta, GA. The format will be a shotgun scramble.

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

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

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. We have begun uploading the Summer Meeting recordings and expect them to be completed by next week.

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



Things to See in Atlanta:

[Atlanta Botanical
Gardens](#)

[Atlanta History
Center](#)

[Centennial
Olympic Park](#)

[College Football
Hall of Fame](#)

[Fox Theatre](#)

[Jimmy Carter
Presidential
Library and
Museum](#)

[Martin Luther
King, Jr. National
Historical Park](#)

[World of Coca-
Cola](#)

NCOIL Annual Meeting: Model Laws to be Considered for Re-Adoption

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

- [Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers](#) (To be considered by the Property & Casualty Insurance Committee)
- [Storm Chaser Consumer Protection Act](#) (To be considered by the Property & Casualty Insurance Committee)
- [Model Act Regarding Use of Credit Information in Personal Insurance](#) (To be considered by the Property & Casualty Insurance Committee)
- [Transparency in Dental Benefits Contracting Model Act](#) (To be considered by the Health Insurance & Long Term Care Issues Committee)
- [Insurance Business Transfer Model Act](#) (To be considered by the Joint State-Federal Relations & International Insurance Issues Committee)
- [Market Conduct Annual Statement \(MCAS\) Model Act](#) (To be considered by the Joint State-Federal Relations & International Insurance Issues Committee)
- [Market Conduct Surveillance Model Law](#) (To be considered by the Joint State-Federal Relations & International Insurance Issues Committee)
- [Rebate Reform Model Act](#) (To be considered by the Financial Services & Multi-Lines Issues Committee)
- [E-Titling Model Act](#) (To be considered by the Financial Services & Multi-Lines Issues Committee)
- [Model Act Concerning Statutory Thresholds for Settlements Involving Minors](#) (To be considered by the Financial Services & Multi-Lines Issues Committee)

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

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](#)

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:

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

2025 NCOIL Annual Meeting Schedule

WEDNESDAY, NOVEMBER 12TH

NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing	12:00 PM	
Welcome Reception (The Buckhead Club - 0.4 miles from hotel)	6:00 PM	- 7:30 PM

THURSDAY, NOVEMBER 13TH

Welcome Breakfast	8:15 AM	- 9:45 AM
Networking Break	9:45 AM	- 10:00 AM
First Time Attendee Legislator & Staff Meeting	9:45 AM	- 10:00 AM
Health Insurance & Long Term Care Issues Committee	10:00 AM	- 11:45 AM
General Session	11:45 AM	- 1:15 PM
The Institutes Griffith Foundation Legislator Luncheon	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
Articles of Organization & Bylaws Revision Committee	5:00 PM	- 5:30 PM
Nominating Committee (Members Only)	5:30 PM	
CIP Member & Sponsor Reception	6:15 PM	- 7:15 PM

FRIDAY, NOVEMBER 14TH

Financial Services & Multi-Lines Issues Committee	9:00 AM	- 10:30 AM
Networking Break	10:30 AM	- 10:45 AM
NCOIL-NAIC Dialogue	10:45 AM	- 12:00 PM
Luncheon With Keynote Address	12:00 PM	- 1:30 PM
General Session	1:30 PM	- 3:00 PM
Networking Break	3:00 PM	- 3:15 PM
Joint State-Federal Relations & International Insurance Issues Committee	3:15 PM	- 4:45 PM
Budget Committee	4:45 PM	- 5:15 PM
Women's Caucus Reception (<i>Open to All Women Attendees</i>)	5:30 PM	- 6:30 PM

SATURDAY, NOVEMBER 15TH

The Institutes Griffith Foundation Legislator Breakfast	8:00 AM	- 9:00 AM
General Session	9:00 AM	- 10:30 AM
Networking Break	10:30 AM	- 10:45 AM
Property & Casualty Insurance Committee	10:45 AM	- 12:30 PM
Executive Committee	12:30 PM	- 1:00 PM

