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Sen. Paul Utke, MN  
President



Will Melofchik  
NCOIL CEO



Rep. Edmond Jordan, LA  
Vice President

## NCOIL Concludes Successful Annual Meeting in Atlanta

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2025 Annual National Meeting (Meeting) from November 12<sup>th</sup> – 15<sup>th</sup> in Atlanta, GA. In what was the final of the organization’s three National Meetings in 2025, there were 414 participants consisting of 74 legislators from 33 states, 13 first-time attendee legislators from 10 states, 5 Insurance Commissioners (or equivalent), and 14 total insurance departments represented.

During the Meeting, a new slate of Officers was elected for the upcoming year. Michigan Representative Brenda Carter will serve as Secretary, the first step in the NCOIL Officer ranks, Utah Representative Jim Dunnigan will serve as Treasurer, Louisiana Representative Edmond Jordan will serve as Vice President, and Minnesota Senator Paul Utke will serve as President. Outgoing President, New York Assemblywoman Pamela Hunter, will remain in the leadership as Immediate Past President.

“I could not be more proud of what we as an organization accomplished this year during my term as NCOIL President,” said Asw. Hunter. “From setting NCOIL National Meeting attendance records, to having a sitting U.S. Cabinet Secretary speak to NCOIL for the first time, to adopting consumer focused Model Laws, it really was a great year. I’m very humbled to have presided over the organization during a time of strength and growth and I’m confident the newly elected officer group will continue to build on this momentum in 2026 and beyond.”

The packed agenda was highlighted by the adoption and re-adoption of several Model Laws and Resolutions on a variety of timely and important issues. Additionally, NCOIL’s policy committees heard presentations and held discussions on a range of emerging topics and important issues currently impacting the insurance and financial services marketplaces.

NCOIL CEO Will Melofchik stated, “Now is truly a great time to be involved with NCOIL and we cannot thank everyone enough for their participation this year and help in moving the organization forward. It wasn’t too long ago that we were happy to see our Meetings have over 300 attendees, so for each Meeting this year to have over 400 attendees really illustrates the enthusiasm that is surrounding NCOIL. I know our new officer group shares this enthusiasm and we all look forward to continuing to advance NCOIL in the year ahead.”

The Meeting kicked off with the 4<sup>th</sup> NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing on Wednesday afternoon. The annual event helps to invigorate the ILF Scholarship Fund which helps legislators attend NCOIL National Meetings.

At the traditional Welcome Breakfast on Thursday morning, attendees were greeted by Georgia Commissioner of Insurance & Safety Fire John King who spoke about his Department’s top priorities and the importance of the state-based system of insurance regulation.

## NCOIL Concludes Successful Annual Meeting (cont'd)

Following the Breakfast, the policy committee meetings kicked off with the Health Insurance & Long Term Care Issues Committee, chaired by Rep. Michael Sarge Pollock (KY). The Committee heard a presentation on policy initiatives to support maternal health and the NCOIL Charity Medical Care and Medical Debt Reform Model Act, sponsored by Rep. Tom Oliverson, M.D., Past NCOIL President, and Rep. Forrest Bennett (OK), chair of the NCOIL Property & Casualty Insurance Committee, was introduced and discussed.

The NCOIL Prior Authorization Reform Model Act, sponsored by Sen. Walter Michel (MS), Chair of the NCOIL Articles of Organization & Bylaws Revision Committee, was also adopted, and the NCOIL Transparency in Dental Benefits Contracting Model Act was re-adopted with amendments, sponsored by Sen. Justin Boyd (AR), Vice Chair of the Committee, and co-sponsored by Asm. Jarett Gandolfo (NY), Chair of the NCOIL Financial Services & Multi-Lines Issues Committee.

“The Prior Authorization Reform Model Act sparked a very productive dialogue among the Committee members throughout the year and getting the Model to a place where it could be adopted is a big win for consumers,” said Rep. Pollock. “The Committee came together this year to tackle some really important issues currently impacting the health insurance marketplace and I am very proud of the results we were able to accomplish.”

Rep. Matthew Gambill (GA) then moderated a general session titled “Medicare and Medicaid at 60: Where Are We Now and What Will the Future Hold?” Rep. Gambill said, “I was glad to facilitate this discussion especially given all the recent changes to these important programs. Keeping state legislators well informed of how these programs are impacting our constituents is a top priority so it was great to have this opportunity for such a timely dialogue.”

The Workers’ Compensation Insurance Committee then met, chaired by Rep. Carl Anderson (SC). The Committee adopted the NCOIL Experience Rating Modification Model Act sponsored by Rep. Matt Lehman (IN), Past NCOIL President. The Committee also held discussions on artificial intelligence in work comp and heard presentations from the Disability Management Employer Coalition and the Georgia State Board of Workers’ Compensation.

“It was great for the Committee to conclude its work for the year with important discussions on a range of issues in the work comp marketplace. I was particularly glad to see Rep. Lehman’s Experience Rating Model get adopted as I know it will be very useful to states as they look to address the issue,” said Rep. Anderson. “It’s also always great to hear from the host state’s workers compensation board so I thank them for joining us.”

The Life Insurance & Financial Planning Committee then met, Chaired by Rep. Carter. The Committee continued its discussion on the NCOIL Model Act Regarding Life Insurers’ Use of Genetic Information, sponsored by Rep. Carter, and heard different perspectives on the issue from Professor Anya Prince at the University of Iowa College of Law, and Dr. Deborah Vandommelen, Chair of the American Council of Life Insurers (ACLI) Risk Classification Committee. The Committee also heard a presentation on the latest developments in life insurance InsurTechs and received an update on federal retirement security initiatives.

“Life insurance is an important tool in financial planning so it’s vital that we as legislators are staying up to date on the latest trends and developments so we can bring that information back to our constituents. I look forward to the Committee continuing its work next year as we look towards the adoption of the Model I’m sponsoring,” said Rep. Carter.

The day concluded with a meeting of the Nominating Committee which voted to recommend the slate of new officers for next year.

“Having been involved with NCOIL for a number of years, it’s a real honor to be trusted by my colleagues from around the country to lead the organization as President,” said Sen. Utke. “I have great confidence in my fellow officers and our dedicated legislative membership, and I know we are heading into another great year for NCOIL.”

Rep. Carter said, “Since my first NCOIL Meeting several years ago, I knew I wanted to stay involved and help lead this truly wonderful and important organization. I’ve been able to use so much of the information and work product from NCOIL to benefit my constituents in Michigan and I look forward to doing all I can to help advance the organization in this new capacity as an officer.”

Friday began with the Financial Services & Multi-Lines Issues Committee, chaired by Asm. Gandolfo. The Committee continued discussion on the NCOIL Model Act Regarding Insurers’ Use of Artificial Intelligence, sponsored by Asm. Erik Dilan (NY), Vice Chair of the NCOIL Audit Committee, and Rep. Bennett.



Rep. Jim Dunnigan, UT  
Treasurer



Rep. Brenda Carter, MI  
Secretary



Asw. Pamela Hunter, NY  
Immediate Past President

## 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 Harbor

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

## NCOIL Concludes Successful Annual Meeting (cont'd)

The Committee also adopted amendments to the NCOIL Insurance Fraud Model Act, sponsored by Rep. Gabe Firment (LA), and heard a presentation on the retention and recruitment of insurance talent. Three Model Laws were also readopted: 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 Committee had a very productive year and in taking on the issue of AI, it really gave the organization an opportunity to provide leadership and guidance to the legislatures that are continuing to discuss AI and most appropriate policy framework," said Asm. Gandolfo. "I look forward to working with everyone in an effort to finalize something that provides sufficient consumer protection while also not hindering innovation."

A very productive NCOIL-NAIC Dialogue was then held which included a great lineup of NAIC representatives: Georgia Commissioner John King, Mississippi Commissioner Mike Chaney, Montana Commissioner James Brown, Oklahoma Commissioner Glen Mulready, and Washington Commissioner Patty Kuderer.

Asw. Hunter stated, "Engaging with our regulatory counterparts on issues of interest for our mutual constituencies is always critical and I continue to be very happy with our positive working relationship with the NAIC. Our shared goal of preserving the state-based system of insurance is vital in creating the best possible insurance market for consumers and insurers alike."

At the Keynote Luncheon, Joseph Crespino, Senior Associate Dean of Faculty, Divisional Dean of Humanities and Social Sciences, and Jimmy Carter Professor of History at Emory University gave a fascinating keynote address during which he provided his insights and expertise on a range of issues including the political and cultural history of the twentieth century United States, developments in educational dynamics, and how best to discuss historical events in an increasingly polarized times.

A General Session was then held titled "Lessons Learned from Hurricane Katrina: 20 Years Later" moderated by Rep. Jordan. "It's hard to believe that 20 years have passed since Hurricane Katrina hit my home state. As we recognize this anniversary, it's important that we remember the lessons it taught us around disaster mitigation and resilience so that we are doing all we can to prevent something similar from happening in the future," said Rep. Jordan.

The Joint State-Federal Relations & International Insurance Issues Committee then met, chaired by Sen. Lana Theis (MI). The Committee held a productive panel discussion on Individual Coverage Health Reimbursement Arrangements (ICHRA). Peter Nelson, Director of the Center for Consumer Information and Insurance Oversight (CCIIO), also provided an update about CCIIO's priorities, and the Committee also readopted the Insurance Business Transfer Model Act, the Market Conduct Surveillance Model Law, and the Market Conduct Annual Statement Model Act. Additionally, Rep. Oliverson indicated that he would like to see the 340B drug pricing program discussed by the Committee next year.

"I'm proud to have chaired this Committee as we've held important discussions and engaged on issues impacting our constituents at both the state and federal levels," said Sen. Theis. "The ICHRA topic specifically seemed to be of great interest to the Committee and I know that conversation will likely continue into next year as there was support in exploring potential model legislation on the topic."

A general session was held Saturday morning titled, "Developments in Vision Care Services Legislation," moderated by Rep. Barbara Dittrich (WI). "Throughout the past few years, some states have passed significant legislation dealing with the relationships between vision care plans, optometrists, and consumers. This session provided a great opportunity for us to come together and discuss the pros and cons of those laws in an effort to help guide the organization's discussions on these issues next year," said Rep. Dittrich.

The Property & Casualty Insurance Committee then met with Sen. Larry Walker (GA), Vice Chair of the Committee, presiding. The Committee first heard a presentation from Waymo on developments in the autonomous vehicle marketplace. The Committee then adopted a Resolution Encouraging States to Require Insurers to Provide at Least 60 Days Advance Notice When Nonrenewing a Policy sponsored by Sen. Walker, Rep. Lehman, Rep. Jordan, Rep. David LeBoeuf (MA), Vice Chair of the NCOIL Articles of Organization & Bylaws Revision Committee, Rep. Brian Lampton (OH), Vice Chair of the NCOIL Workers' Compensation Insurance Committee, and Rep. Trey Wharton (TX). Additionally, Asw. Hunter stated she intends to reintroduce the NCOIL Model Act Regarding Insurers' Use of Aerial Imagery for the Committee's discussion and consideration next year.

## Future NCOIL Meetings:

Summer 2027  
July 21-24  
Asheville, NC  
Renaissance  
Downtown

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 Concludes Successful Annual Meeting (cont'd)

The Committee also re-adopted the Storm Chaser Consumer Protection Model Act with amendments sponsored by Sen. Walker, and the Model Act Regarding the Use of Credit Information in Personal Insurance. The Model Act to Regulate Insurance Requirements for Transportation Network Companies and Drivers was also re-adopted until the 2026 Spring Meeting while potential amendments are discussed and developed.

Sen. Walker stated, "It was great to host NCOIL in my home state of Georgia and I was glad to preside over a very productive meeting of the Property & Casualty Insurance Committee. The Resolution and Models we adopted and the discussions we held all dealt with important consumer protection issues and I look forward to the Committee having many more important discussions in the year ahead."

The Annual Meeting concluded on Saturday afternoon with a meeting of the Executive Committee during which Sen. Utke was officially sworn in as President.

"Assemblywoman Hunter did a wonderful job this past year as President and I thank her for putting NCOIL in an exceptionally strong place as I begin my presidency," said Sen. Utke. "I am looking forward to meeting in Louisville in April where we will have another agenda filled with important and timely insurance and financial services issues."

Committee minutes will be posted soon at [www.ncoil.org](http://www.ncoil.org).

The 2026 NCOIL Spring Meeting will take place in Louisville, KY at the Hyatt Regency from April 16<sup>th</sup> – 19<sup>th</sup>. Registration will open in January.

### From the President's Desk

*Asw. Pamela J. Hunter (NY) – NCOIL Immediate Past President*

I hope everyone had safe travels back from our Annual Meeting. As we look towards the end of 2025, this is a great opportunity to take time to reflect on what NCOIL has accomplished over the past several years, particularly this past one in which I had the high honor to serve as NCOIL President.

It was great to see so many of you in Atlanta during our final Meeting of the year as I concluded my term as President. The Meeting was a perfect ending to a highly successful NCOIL year. I'm proud to say that the Meeting was the highest attended NCOIL Meeting ever with 414 total attendees including 74 legislators from 33 states. These numbers are a great indicator of NCOIL's continually growing national prominence.

We were last in Atlanta for an NCOIL National Meeting in 2018 and at that Meeting we had under 300 attendees including about 50 legislators. So now seven years later to have over 400 attendees including over 70 legislators is illustrative of the widespread enthusiasm for the organization. In fact, all three of our Meetings this year had over 400 attendees which shows that the strong attendance in Atlanta wasn't an outlier, but part of a really positive trend for NCOIL's future.

The success that we have seen over these past several years is the result of a lot of hard work by everyone who has participated in the organization. If you were at the Welcome Breakfast in Atlanta, you heard me mention that for NCOIL to be successful, a lot of different things need to happen. We need legislators to engage and encourage their colleagues to get involved. We need interested parties to participate and bring more perspectives into the fold. And we need regulators to have a consistent presence in our discussions so we can best work together to serve our mutual constituencies and advance the state-based system of insurance. It truly takes a village, and luckily, we have seen a confluence of all of those things happen which has led to the organization making great strides. I could not be more appreciative for everyone's efforts in helping to advance the organization from both legislative membership and substantive perspectives.

*Cont'd on Page 5*

## From the President's Desk (cont'd)

Bringing diverse viewpoints together to tackle timely and important insurance public policy issues is what NCOIL is all about. As many of you know, I made Artificial Intelligence (AI) one of my presidential priorities as it is impacting all of us and rapidly evolving. Throughout the year, we held numerous discussions on the topic and have a Model Law regarding insurers' use of AI currently in development. I'm confident that whatever work product we end up with will provide important guidance for states as it will incorporate a wide range of input from interested parties and will have been vetted by a bipartisan group of legislators from all over the country.

The results of this year show that legislators, regulators, and interested parties understand the value that NCOIL provides to supporting the state based system of insurance and underscores that the organization is trusted as a national leader on important issues. For example, in 2025 we adopted six Model Laws, each dealing with an issue being heavily discussed in state legislatures:

- NCOIL Motor Vehicle Glass Model Act;
- NCOIL Improving Affordability for Patients Model Act;
- NCOIL Rental Home Marketplace Guarantees Model Act;
- NCOIL Health Savings Account State-Federal Regulatory Coordination Model Act;
- NCOIL Prior Authorization Reform Model Act; and
- NCOIL Experience Rating Modification Model Act.

We also amended existing Model Laws and held discussions on a wide range of important issues including: Prescription Drug Affordability Boards; the evolution of the Medicare and Medicaid systems; developments in vision care services legislation; liability issues regarding wildfires; disaster resiliency; and more.

NCOIL's continued momentum is the result of a collective commitment, and none of our achievements would have been possible without the leadership of past NCOIL Presidents, the support of my fellow Officers, our legislative membership, staff, and everyone who has engaged with the organization. Because of our work, NCOIL is poised to keep moving forward with strength and purpose for many years to come.

As Speaker Pro Tempore in the New York State Assembly and now as NCOIL Immediate Past President, I have never seen a better time for legislators to get involved in this organization. I strongly encourage every legislator – whether they are new to the legislature or have served for years – to get involved.

I look forward to continuing my service as an NCOIL Officer and seeing NCOIL continue to grow for many years to come.

All my best and happy Thanksgiving,



### **NCOIL 2025 Model Laws Adopted:**

#### NCOIL Motor Vehicle Glass Model Act

#### NCOIL Improving Affordability for Patients Model Act

#### NCOIL Rental Home Marketplace Guarantees Model Act

#### NCOIL Health Savings Account State -Federal Regulatory Coordination Model Act

#### NCOIL Prior Authorization Reform Model Act

#### NCOIL Experience Rating Modification Model Act



## PRESENTATIONS AND MATERIALS

[CLICK HERE FOR MORE INFO](#)

## NCOIL 2025 Resolutions Adopted:

[Resolution Regarding Audiology Services, Hearing Instrument Specialists Services, and Classification of Non-Over The Counter Hearing Aids as Prescription Devices](#)

[Resolution in Favor of Encouraging a Redesign and the Use of Lifetime Income Investment Solutions in Defined Contribution Plans](#)

[Resolution Encouraging States to Require Insurers to Provide At Least 60 Days Advance Notice When Non-renewing a Policy](#)

## 4th NCOIL Open ILF Scholarship Golf Outing a Success

The National Council of Insurance Legislators (NCOIL) recently held the 4th Annual NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing at Heritage Golf Links in Atlanta. The event helped reinvigorate the Scholarship Fund which helps legislators attend NCOIL National Meetings.

“Our 4th NCOIL Open was a great event, and I was glad to see so many people come together to help raise money for a worthwhile cause,” said Texas Representative Tom Oliverson, M.D., Past NCOIL President. “These events have helped further strengthen NCOIL as we have more legislators attending our Meetings than ever before.”



## NCOIL Staff Concludes Tenth Annual “No-Shave” November



The Team at NCOIL’s National Headquarters participated in their tenth annual “No-Shave November”. NCOIL Staff put down their razors to help raise awareness for the fight against cancer. This year, NCOIL Support Services made contributions to the Melanoma Research Foundation (MRF) and the Prostate Cancer Foundation (PCF).

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/>

## NCOIL Legislator Dinner at Upcoming NAIC Fall Meeting in Hollywood, FL:

NCOIL will again be hosting a dinner for all legislators attending the 2025 NAIC Fall Meeting.

The dinner will be held on Tuesday, December 9th onsite at Diplomat Prime. Spouses & partners are of course more than welcome.

Please RSVP to [pgilbert@ncoil.org](mailto:pgilbert@ncoil.org)

## NCOIL One on One

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
- Wes Bissett, Big I
- NY Asm. Jarett Gandolfo
- NY Asm. Erik Dilan
- Pat Gilliespie, Elevance
- WV Del. Walter Hall
- GA Sen. Larry Walker

### The 2026 Economic Landscape: Implications for the Insurance Ecosystem

The Institutes Griffith Foundation invites you to watch a conversation between Frank Paul Tomasello, Executive Director of the Foundation and Dr. Michel Leonard, Chief Economist at Triple-I and NYU Adjunct faculty member. The 15 minute discussion will touch on topics such as an analysis of current economic conditions; discussion of economic factors that are impacting the insurance ecosystem right now; and identification of key questions and concerns policymakers are grappling with in this environment. This segment aims to encourage a broader understanding of economic factors as it relates to the insurance ecosystem.

This brief, complimentary program can be viewed here: [griffithfoundation.org](http://griffithfoundation.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**

**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!

# 2025 NCOIL Annual Meeting Pictures



# 2025 NCOIL Annual Meeting Pictures



Happy Thanksgiving!!