



Sen. Paul Utke, MN
President



Will Melofchik
NCOIL CEO



Rep. Edmond Jordan, LA
Vice President



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2025 Year in Review

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 12th – 15th 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

NCOIL Concludes Successful Annual Meeting in Atlanta (cont'd)



Rep. Jim Dunnigan, UT
Treasurer



Rep. Brenda Carter, MI
Secretary



Asw. Pamela Hunter, NY
Immediate Past President

look forward to continuing to advance NCOIL in the year ahead.”

The Meeting kicked off with the 4th 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.

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 Van-Dommelen, 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.

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2025 NCOIL Annual Meeting in Pictures:



NCOIL Concludes Successful Annual Meeting in Atlanta (cont'd)

“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.

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 (ICHRAs). 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 con-

2025 NCOIL Annual Meeting in Pictures:



NCOIL Concludes Successful Annual Meeting in Atlanta (cont'd)

versation 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 Dittich (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. Dittich.

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.

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.

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

NCOIL Adopts Prior Authorization Reform Model Act

Belmar, NJ – At the 2025 National Council of Insurance Legislators (NCOIL) Annual National Meeting in Atlanta, GA, the organization adopted the NCOIL Prior Authorization Reform Model Act, sponsored by Sen. Walter Michel (MS). The Model was passed by both the Health Insurance & Long Term Care Issues Committee and the NCOIL Executive Committee.

The Model, largely based on a prior authorization reform law recently enacted in Mississippi, provides states with a framework to regulate and reform prior authorization programs allowing for a modernized and streamlined process that offers important consumer protections. If enacted by States, the Model will protect the provider-patient relationship from unnecessary third-party interference, prevent programs from hindering the independent medical judgment of physicians and other health care providers, and ensure transparency as well as a fair and consistent process for providers and their patients.

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2025 NCOIL Annual Meeting in Pictures:



NCOIL Adopts Prior Authorization Reform Model Act (cont'd)

Key provisions include: health insurers must maintain a complete list of services for which prior authorization is required and make those requirements and restrictions, including the written clinical review criteria, readily accessible and conspicuously posted on its website or online portals; statistics regarding prior authorization approvals and denials must be made available by health insurers on their website in a readily accessible format; health insurers and healthcare providers must use a standardized electronic prior authorization process; expedited prior authorization requests must be determined by the insurer no later than twenty-four (24) hours after all necessary information has been received; adverse determinations on prior authorization requests must include certain information such as the reasons for the adverse determination and related evidence-based criteria, the right to appeal the adverse determination and instructions on how to file the appeal; health insurers must ensure that all appeals are reviewed by a physician who must meet certain criteria such as having training, knowledge or experience of providing the health care services under appeal; and health insurers must annually report to the Department of Insurance certain aggregated trend data related to the insurer's practices and experience for the prior plan year for health care services submitted for payment.

"I could not be more proud of the Committee for the work we put in throughout the year in getting this Model to a place that it could be voted on at the Annual Meeting," said Rep. Michael Sarge Pollock (KY), Chair of the Committee. "Prior authorization reform is undoubtedly one of the most talked about issues facing the healthcare sector these days and I commend Senator Michel for bringing his experience with the issue to NCOIL and working to pass a really strong Model."

Sen. Michel stated, "I was proud to sponsor this Model and bring the issue to NCOIL after we passed meaningful prior authorization reform legislation in my home state of Mississippi. When we were working on the legislation in my home state, we held multiple hearings, gathered extensive input, and ultimately delivered important results for consumers. I was glad to see an equally deliberative process play out at NCOIL and I trust that the Model will be of great use to legislators in states all around the country."

During the drafting and deliberation process, NCOIL legislators and staff heard from a wide range of interested parties including: the American Academy of Family Physicians, America's Health Insurance Plans, the American Association of Oral and Maxillofacial Surgeons, the American Clinical Laboratory Association, the American Dental Association, the American Hospital Association, the American Medical Association, the Arthritis Foundation, the Blue Cross Blue Shield Association, Biotechnology Innovation Organization, Elevance Health, Genentech, Inseparable, the Blood Cancer United, and the Mississippi Hospital Association.

"The adoption of the Prior Authorization Reform Model Act is a prime example of how NCOIL continues to lead on insurance public policy in a very collaborative and thoughtful way," said Sen. Paul Utke (MN), NCOIL President. "As legislators, the health and wellbeing of our constituents is always a top priority and the important protections that the provisions in this Model put in place go a long way in ensuring that remains the case."

NCOIL CEO Will Melofchik stated, "The result achieved with this Model was the product of a lot of hard work between Chair Pollock, Senator Michel, and interested parties, to get the Model to a level of consensus amongst the Committee. As with every NCOIL Model, all perspectives on the issues were heard and vetted and we ended in a really great place that will provide important guidance for states."

A full copy of the NCOIL Prior Authorization Reform Model Act can be viewed [here](#).



ANNUAL MEETING MINUTES

[CLICK HERE FOR MORE INFO](#)

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

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 Open ILF Scholarship Golf Outing a Success

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



Statement from NCOIL Officers on the Trump Administration's Executive Order Regarding the Regulation of AI

Belmar, NJ – The Officers of the National Council of Insurance Legislators (NCOIL) released the following statement on the Trump Administration's Executive Order regarding the preemption of state regulation surrounding artificial intelligence (AI):

"As state insurance legislators, we are greatly disturbed with the recently signed Executive Order that aims to limit the ability of States to regulate artificial intelligence. As NCOIL said in May when a proposed 10-year moratorium on state legislative and regulatory authority was being considered by Congress, it's vital that state legislators have the ability to develop policy that protects our constituents. Those constituents have been steadfast in asking for safeguards against the current unknowns surrounding AI, and it's important that they not be deprived of state-based policy solutions, particularly during a time of such polarization and gridlock in Washington D.C.

This moment is precisely the kind of opportunity in which the states should continue serving as the laboratories of democracy, as they have so effectively done in the past. We believe the Executive Order is not the final word on this and that the Administration will likely be hearing from the Judicial system on this questionable Order. NCOIL will continue to work on developing public policy surrounding AI and insurance for States to use as guidance in trying to protect consumers while not hindering innovation."

You can view the May statement from the NCOIL Officers at the link here: <https://ncoil.org/wp-content/uploads/2025/06/Officer-Statement.pdf>

You can view a copy of the Executive Order here: <https://www.whitehouse.gov/presidential-actions/2025/12/eliminating-state-law-obstruction-of-national-artificial-intelligence-policy/>

2025 NCOIL Summer Meeting in Pictures:



NCOIL Concludes Successful Summer Meeting in Chicago

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2025 Summer National Meeting (Meeting) from July 16th – 19th in Chicago, IL. In what was the second of the organization's three National Meetings in 2025, there were 405 participants consisting of 72 legislators from 34 states, 15 first-time attendee legislators from 9 states, 7 Insurance Commissioners, and 16 total insurance departments represented.

The packed agenda featured topics such as: the use of genetic testing in life insurance underwriting; alternative funding programs; insurers' use of artificial intelligence; wildfire prevention and liability issues; prescription drug affordability boards; trends and innovations in long term care insurance coverage and financing; the recently passed federal reconciliation bill; prior authorization reform efforts; insurer's use of aerial imaging; and more.

"I was thrilled to see that the momentum we created at our Spring Meeting in Charleston continued on at our Summer Meeting in Chicago. This was the highest attended NCOIL Summer Meeting ever and the second consecutive Meeting to have over 400 participants," said NCOIL President, Asw. Pamela Hunter (NY). "This strong participation and enthusiasm for the organization is indicative that the work we are putting in to make advances on policy issues and bring more faces to NCOIL is paying off in a really big way."

NCOIL CEO Will Melofchik said, "The turnout we have been seeing at our Meetings, whether it's from legislators, regulators, or interested parties, is a real testament to what the organization has worked to achieve over the past several years. The Summer Meeting proved to be extremely productive and many of the conversations we had will continue at our Annual Meeting in November. We really cannot thank everyone enough for their continued engagement and given all of the important issues we are working on this year, we are primed to finish the year off in a great way at our November Meeting."

At the traditional Welcome Breakfast, Illinois Insurance Director Ann Gillespie thanked attendees for coming to Chicago and spoke about her Department's top priorities as well as her experiences serving in the Illinois legislature.

The policy committee meetings then began with the Life Insurance and Financial Planning Committee, chaired by Rep. Brenda Carter (MI). The Committee introduced and discussed the NCOIL Model Act Regarding Life Insurers' Use of Genetic Information, sponsored by Rep. Carter, and heard a presentation on the latest trends in life insurance and annuities as well as an update on the activities of the Interstate Insurance Product Regulation Commission (IIPRC).

"Adequate life insurance coverage is an important part of a well-rounded financial plan so it's vital that we as legislators stay informed on the top issues impacting that line of insurance to best help our constituents," said Rep. Carter. "I was particularly pleased with the conversation we had regarding the genetic testing Model I am sponsoring and I look forward to seeing that Model continue on in its development and ultimately be adopted."

The Joint State-Federal Relations & International Insurance Issues Committee then met, chaired by Sen. Lana Theis (MI). During its meeting, the Committee adopted the NCOIL Health Savings Account State-Federal Regulatory Coordination Model Act, sponsored by Rep. Jim Dunnigan (UT), NCOIL Secretary, and co-sponsored by Sen. Jerry Klein (ND) and Rep. Elynn Hefner (OK). Discussions and presentations were also held on alternative funding programs and federal healthcare matters including the recently passed reconciliation bill and the U.S. Supreme Court's Kennedy v. Braidwood decision.

"It's always crucial that we as state legislators continue to monitor and stay engaged on developments happening at the federal level. This is especially true as many federal policy changes will have effects throughout the States due to the reconciliation bill. It was great for the Committee to come together for some in-depth discussions," said Sen. Theis.

The Keynote Luncheon was then held during which Asw. Hunter sat down with Tom Ricketts, Chairman of the Board of the Chicago Cubs, who spoke about his experience owning one of the most storied franchises in all of sports, as well as the impact of recent rule changes on Major League Baseball.

NCOIL Concludes Successful Summer Meeting in Chicago (cont'd)

A General Session was then held titled, "Prescription Drug Affordability Boards (PDABs): Part 2 – Perspectives on PDABs" moderated by Rep. Mark Tedford (OK). "Part 1 of this series at our Spring Meeting sparked a productive dialogue among our members so I was glad to moderate this session which provided even more vital information that will serve us well if this issue arises in our legislatures," said Rep. Tedford.

The Financial Services & Multi-Lines Issues Committee then met, chaired by Asm. Jarett Gandolfo (NY). The Committee held an introductory discussion on the NCOIL Model Act Regarding Insurers' Use of Artificial Intelligence (AI) sponsored by Asm. Erik Dilan (NY) and Rep. Forrest Bennett (OK). Presentations were also heard on price controls and rate review and their impact on insurance markets, as well as efforts to combat insurance fraud.

"AI is undoubtedly one of the most talked about issues these days so it is great that the Committee is taking a leading role on how AI should be regulated in the insurance space without impeding innovation and removing the efficiencies that AI can offer," said Asm. Gandolfo. "There is certainly a lot of interest in this Model, so I look forward to us meeting again in November to continue development."

Friday started off with the Workers' Compensation Insurance Committee, chaired by Rep. Carl Anderson (SC). The Committee continued discussion on the NCOIL Experience Rating Modification Model Act sponsored by Rep. Matt Lehman (IN), Past NCOIL President, and heard the National Council on Compensation Insurance (NCCI)'s annual "State of the Line" presentation focused on the status of and trends in the workers' compensation insurance marketplace. Presentations were also heard on trends in work comp claims as well as developments in the Illinois workers' compensation marketplace.

Rep. Anderson said, "It was great for the Committee to meet in Chicago to discuss a range of important issues. The Chicago Workers Compensation Chairman and Commissioners had a very informative presentation that all states need to look into. Keeping our members informed on the latest legislative and regulatory workers compensation trends is important as we go back and deal with these issues in our respective states."

A very productive NCOIL-NAIC Dialogue was then held which included an impressive lineup of NAIC representatives: NAIC President and North Dakota Commissioner Jon Godfread, NAIC Vice President and Rhode Island Director Elizabeth Dwyer, NAIC Secretary-Treasurer and Utah Commissioner Jon Pike, Arkansas Commissioner Alan McClain, Louisiana Commissioner Tim Temple, and Washington Commissioner Patty Kuderer.

"Having legislators and regulators at the same table to discuss issues of mutual interest is an important part of producing the best insurance public policy possible for our constituents. Given the recently passed reconciliation bill and the numerous provisions contained in it that will impact our state insurance markets, it's very important that state insurance legislators and regulators maintain an open line of communication and work together. It was great to have a constructive dialogue, and we continue to be very happy with our positive working relationship with the NAIC," said Asw. Hunter.

A General Session was then held titled "The Growing Risk of Wildfires: A Discussion on Prevention and Liability Issues," moderated by Rep. Dunnigan. "This is an issue that we are increasingly having to contend with in my home state of Utah and unfortunately, I know many other states are dealing with the same problems. As the prevalence of wildfires grows, we need to have a complete understanding of the risks and steps we can take to combat them, as well as what the proper policy response is when discussing utilities and their responsibility following wildfires."

The Health Insurance & Long Term Care Issues Committee then met, chaired by Rep. Michael Sarge Pollock (KY). The Committee continued discussion on the NCOIL Prior Authorization Reform Model Act sponsored by Sen. Walter Michel (MS), Chair of the NCOIL Articles of Organization & Bylaws Revision Committee, as well as proposed amendments to the NCOIL Transparency in Dental Benefits Contracting Model Act sponsored by Sen. Justin Boyd (AR), Vice Chair of the Committee. The Committee also adopted 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. The Committee also heard presentations on hospital charity care and medical debt as well as the Every Child A Swimmer organization.

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2025 NCOIL Summer Meeting in Pictures:



During the Keynote Luncheon, NCOIL President Asw. Pamela Hunter (NY) sat down for a fireside chat with Tom Ricketts, Chairman of the Chicago Cubs to discuss his family's experience owning one of the most storied franchises in baseball.

2025 NCOIL Summer Meeting in Pictures:



NCOIL Concludes Successful Summer Meeting in Chicago (cont'd)

“With so many recent developments impacting the health insurance marketplace, it was great for the Committee to come together for another highly productive meeting. The discussion surrounding the Prior Authorization Reform Model Act in particular seemed to have struck a chord with the Committee, and I am looking forward to continuing development on that Model throughout the rest of the year,” said Rep. Pollock.

Sunday began with a General Session titled, “Trends and Innovations in Long Term Care Insurance Coverage and Financing” moderated by Rep. Carter. “Ensuring that long term care coverage is affordable and available to those who need it is crucial, especially at a time when we see an increasingly aging population. I was proud to moderate this discussion to give our members a deeper understanding of the topic,” said Rep. Carter.

Following that session, the Property & Casualty Insurance Committee met, chaired by Rep. Bennett. The Committee continued discussion on the NCOIL Insurers’ Use of Aerial Images Model Act sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH) and held a discussion on developments in Fair Access to Insurance Requirements (FAIR) plans. Then, the NCOIL Storm Chaser Consumer Protection Model Act, NCOIL Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers, and the NCOIL Model Act Regarding the Use of Credit Information in Personal Insurance were readopted until the Annual Meeting this November to allow time for further discussions and development of potential amendments. Last, the NCOIL Travel Insurance Model Act (with technical amendments) and the NCOIL Model Act Regarding Medicaid Interception of Insurance Payments were readopted for five years.

“The Property & Casualty Insurance Committee had another busy meeting discussing some very timely issues currently impacting consumers and the marketplace. I was very happy to have a robust dialogue on these topics and hear from a wide range of interested parties and subject matter experts. Ensuring that all perspectives are heard before we vote to adopt a Model Law is what ultimately leads to well vetted public policy, so it’s prudent that we didn’t rush anything at our Summer Meeting. I look forward to having an interim Zoom meeting of the Committee before our November meeting so that we can continue our discussions and hopefully adopt Model policy that states can use as guidance.”

The Summer Meeting concluded on Saturday morning with a meeting of the Executive Committee. The Committee adopted a Resolution in honor of former NCOIL Executive Committee Member and Kentucky Representative Jeff Greer who passed away earlier this month. “Rep. Greer was a truly dedicated public servant and a great friend to everyone he worked with here at NCOIL and in Kentucky. He and his family and colleagues remain in our thoughts,” stated Asw. Hunter.

The Summer Meeting concluded on Saturday morning with a meeting of the Executive Committee. The Committee adopted a Resolution in honor of former NCOIL Executive Committee Member and Kentucky Representative Jeff Greer who passed away earlier this month. “Rep. Greer was a truly dedicated public servant and a great friend to everyone he worked with here at NCOIL and in Kentucky. He and his family and colleagues remain in our thoughts,” stated Asw. Hunter.

“The first NCOIL Meeting I ever attended was in Chicago in 2017, so to come back here while serving as President was a full circle moment. Seeing how much NCOIL has grown and evolved since 2017 has been fantastic and I look forward to meeting again in November to continue advancing the organization,” concluded Asw. Hunter.

Committee minutes have been posted here:

<https://ncoil.org/2025-summer-meeting-minutes-chicago-il/>.

2025 NCOIL Spring Meeting in Pictures:



In an NCOIL first, Meeting attendees heard from a sitting U.S. Cabinet Member as Health and Human Services Secretary Robert F. Kennedy Jr. joined the traditional Welcome Breakfast to announce a state-federal partnership aimed at expanding access to treatments for sickle cell disease.

Statement from NCOIL Officers on the House Passed Reconciliation Bill

Belmar, NJ – The Officers of the National Council of Insurance Legislators (NCOIL) released the following statement regarding certain provisions included in the House-passed reconciliation bill:

“As state insurance legislators with a deep interest in protecting and promoting the health of our constituents, we have concerns regarding some of the proposed changes included in the House passed reconciliation legislation which, if enacted in current form, would disrupt the overall markets that we oversee. First, the legislation needs to include or enable a specific consumer education program and overall communication process regarding the proposed changes related to marketplace eligibility verification and re-enrollment processes, cost-sharing reduction payments, and the uncertainty surrounding the enhanced premium tax credits so as to prevent significant turmoil to our states.

Second, the proposed 10-year moratorium on state legislative and regulatory authority over artificial intelligence (AI) systems would wrongly curtail our ability as state legislators to develop policy that protects our constituents. Those constituents have been steadfast in asking for protections against the current unknowns surrounding AI, and they cannot wait 10 years for a state-based policy response. Indeed, these next years provide an excellent opportunity for the States to serve as the laboratories of democracy that have proven so effective in the past.”

NCOIL Concludes Successful Spring Meeting in Charleston

Belmar, NJ – 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 developments 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.

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2025 NCOIL Spring Meeting in Pictures:



Keynote speakers included SC Lt. Governor Pamela Evette and SC Attorney General Alan Wilson who spoke on their leadership in the Palmetto State.



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

“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 & Bylaws 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 God-fread, 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.

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2025 NCOIL Spring Meeting in Pictures:



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.

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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](#)

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

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.

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 are posted [here](#).

NCOIL Adopts Improving Affordability for Patients Model Act

Belmar, NJ – At the 2025 National Council of Insurance Legislators (NCOIL) Spring National Meeting in Charleston, SC, the organization adopted the NCOIL Improving Affordability for Patients Model Act sponsored by Rep. Tom Oliverson, M.D. (TX), NCOIL Immediate Past President. The Model was passed by both the Health Insurance & Long Term Care Issues Committee and the NCOIL Executive Committee.

The Model provides states with a framework to prohibit healthcare facilities, including hospitals, from imposing facility fees for outpatient services and requires those facilities to accurately bill for services provided at hospital-owned facilities. Facility fees refer to any fee charged that is intended to compensate the hospital, healthcare facility, or health system for its operational expenses and that are separate and distinct from fees billed by a healthcare facility for healthcare services. By prohibiting these fees from being collected for services performed at off-campus locations, patients are not charged higher rates for the same quality of care based on where the services are performed.

Additionally, the Model sets forth transparency requirements for providers that charge a facility fee not prohibited by the Model. In those instances, facilities would need to give notice in plain language to patients that a facility fee may be charged, indicate in that notice the range of the facility fees that could be charged, and require the healthcare provider to give the notice to a patient at the time an appointment is scheduled and again at the time the healthcare services are rendered. Providers must also comply with annual reporting requirements and adhere to honest billing guidelines. Finally, the Model outlines penalties and enforcement mechanisms for non-compliant facilities.

"As an anesthesiologist, I have seen from the ground level how this issue has grown in recent years. There are instances where patients that went in for a doctor's visit 20 years ago and paid no facility fee are now going to the same office and receiving the same quality of care but seeing their medical costs unexpectedly increase as a result of these fees being imposed," said Rep. Oliverson. "It's important that states address this issue to keep patients protected and I was proud to sponsor this Model to provide important guidance on how states can best do that."

Rep. Michael "Sarge" Pollock, Chair of the NCOIL Health Insurance & Long-Term Care Issues Committee stated, "the Committee began discussing this topic over a year ago and it was clear from the get-go that many of our members wanted to take action in an effort to lower healthcare costs and protect consumer. I applaud Representative Oliverson for leading this effort and I know we will all be watching with great interest as bills based on this Model are introduced in legislatures across the country."

During the drafting and deliberation process, NCOIL legislators and staff heard from a wide array of interested parties including: the American Hospital Association, the BlueCross BlueShield Association, the Center on Health Insurance Reforms at the McCourt School of Public Policy at Georgetown University, the Leukemia & Lymphoma Society, the Texas Hospital Association, United States of Care, and the Utah Hospital Association.

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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 Nonrenewing a Policy](#)

NCOIL Adopts Improving Affordability for Patients Model Act (cont'd)

“Making sure our constituents receive the healthcare they need in both an efficient and affordable way is always top of mind for us as legislators,” said Asw. Pamela Hunter (NY), NCOIL President. “With many individuals and families experiencing rising medical costs, and in many cases accumulating medical debt, it’s important to ease that burden and common-sense solutions like the provisions in this Model go a long way in doing just that.”

NCOIL CEO Will Melofchik said, “The Committee put a significant amount of time and consideration into this issue and I’m thrilled that the organization was able to produce a result that will improve the lives of patients all across the country. The outcome is a real testament to the hard work of the legislators and interested parties that consistently stay engaged with NCOIL.”

A full copy of the NCOIL Improving Affordability for Patients Model Act can be viewed here: <https://ncoil.org/wp-content/uploads/2025/04/NCOIL-Improving-Affordability-for-Patients-Model-Act-Adopted-April-2025.pdf>.

NCOIL Adopts Motor Vehicle Glass Model Act

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) Property & Casualty Insurance Committee met on Friday, February 14 and adopted the NCOIL Motor Vehicle Glass Model Act (Model). The Model is sponsored by Rep. Michael Sarge Pollock (KY).

Rep. Pollock said, “I was proud to sponsor this Model as it is based on a law we passed in Kentucky in response to rising concerns about auto glass repair fraud which unfortunately is a growing trend across the country. Other states have already took action and many more are certain to follow this year so I’m glad NCOIL was able to address the issue in an efficient manner to provide valuable guidance for states as they look for solutions.”

The Model provides states with a framework to protect consumers by preventing deceptive practices and ensuring accountability and transparency in the auto glass repair process. The Model: prohibits an insured individual from assigning all duties, rights, and benefits of a claim under an insurance policy to any other person; establishes transparency standards such as good-faith cost estimates and itemized invoices; sets forth notification requirements for the repair or replacement of an insured’s advanced driver assistance system such as whether a calibration or recalibration of the system is needed and recommended by the vehicle manufacturer, and if so, whether the glass repair shop intends to do the calibration or recalibration in a manner that meets the motor vehicle manufacturer’s specifications.

The Model also outlines prohibited acts for motor vehicle glass repair shops, or any other person who is compensated for the solicitation of insurance claims, such as offering cash, gift cards, or anything of value for filing a claim. Vehicle glass repair shops also cannot charge higher fees and costs to an insured for a repair or replacement of damaged motor vehicle glass than are reasonable and customarily charged in the State, or take any other actions that may constitute fraud or misrepresentation.

During the drafting and deliberation process, NCOIL legislators and staff heard from several interested parties including the American Property Casualty Insurance Association (APCIA), the National Association of Mutual Insurance Companies (NAMIC), the National Insurance Crime Bureau (NICB), and Safelite Auto Group.

“Addressing fraud and promoting transparency is a win-win for consumers and insurers alike especially at a time when we are seeing growing issues with the affordability and availability of auto coverage,” said Rep. Forrest Bennett (OK), Chair of the Committee. “At its heart, this is a consumer protection issue so it was great that the Committee was able to make progress and get a Model that we can be proud of over the finish line.”

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NCOIL Adopts Motor Vehicle Glass Model Act (cont'd)

The Model will now be placed on the NCOIL Executive Committee's consent agenda for final ratification during the NCOIL Spring Meeting in Charleston, SC from April 24 – 27.

"Having guardrails in place to prevent fraud and make sure consumers aren't being taken advantage of is incredibly important, especially with something such as motor vehicle glass fraud which can quickly become an issue in any state at any time," said Asw. Pamela Hunter (NY), NCOIL President. "It's vital that we as state legislators are being proactive on issues like this and I will be watching with great interest as laws based on this Model are introduced in legislatures around the country."

NCOIL CEO Will Melofchik said, "Thank you to Rep. Pollock for taking the lead and sponsoring this Model, as well as Chair Bennett and the Committee for their work in getting the Model to a place it could be voted on. The passage of the Model is a prime example of how NCOIL continues to take the lead on emerging insurance public policy issues, and I look forward to seeing how the Committee addresses the wide variety of other pressing property & casualty insurance related issues in the year ahead."

The Motor Vehicle Glass Model, as adopted by the P&C Committee, can be viewed [here](#).

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

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

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