

NCOIL NEWSLETTER



Capital

O By Anne Kennedy – NCOIL General Counsel

r Greetings -

e Welcome to the latest installment of Capital Corner, a column that aims to update you on some of the issues that NCOIL is following. Below are some of the issues that NCOIL will be discussing at the upcoming NCOIL Spring Meeting in Charleston.

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While most of the recent news headlines have focused on how Congress is busy dealing with Cabinet appointments, budget planning, and Executive Orders, state insurance legislators also have serious issues on their plates. A glance at some of the issues to be addressed at the NCOIL Spring Meeting in Charleston, April 24-27, shows just how busy state insurance legislators are, and how active and relevant the state insurance system is. What's more is that 2025 marks the 80th anniversary of the McCarran-Ferguson Act, something that we all should celebrate.

Artificial intelligence (AI) and Prescription Drug Affordability Boards (PDABs) are two of the most talked about issues facing the insurance marketplace today, so it is fitting that they will be the subject of the two general sessions at the Spring Meeting. The AI session will serve as a starting point for a year-long discussion on the issue, with the goal of developing model legislation setting forth some guardrails as to how insurers can utilize AI in claims and coverage determinations. If you're reading this, you likely know that state legislatures have been very active in this space, with some introducing [very broad legislation crossing many different areas](#), while others have focused on a specific issue such as [AI's use in medical necessity determinations](#).

Enacting a PDAB has been a controversial approach that some states have chosen in an effort to explore ways to lower prescription drug spending. At the Spring Meeting, we'll have part 1 of a 2-part series focused on PDABs. The first session in Charleston will serve as an introduction to PDABs. Attendees will hear a high-level overview of overall state PDAB activity from Laura Jenkins, Ph.D., Senior Associate at Charles River Associates, and hear about Maryland's experience in establishing the nation's first PDAB (Andrew York, PharmD, JD, Executive Director of the Maryland PDAB). Part 2 of the series will be held at the Summer Meeting in July, and it will be an opportunity for stakeholders to provide their perspectives on PDABs.

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Asw. Pamela Hunter, NY
President



Will Melofchik
NCOIL CEO



Sen. Paul Utke, MN
Vice President

Capital Corner (Cont'd)



Rep. Edmond Jordan, LA
Treasurer

Also on the health side of things, there continues to be robust debate across the country on the issue of prior authorization. At the Spring Meeting, a first draft of a Prior Authorization Reform Model Law, [based on the law recently enacted in Mississippi](#), will be introduced by Sen. Walter Michel (MS) and offered for development throughout the year.

The Property & Casualty Insurance Committee will also continue its focus on “eyes in the sky”, discussing how the use of aerial imagery has significantly altered the landscape for homeowners’ insurance. The draft Model Act Regarding Insurers’ Use of Aerial Images, sponsored by Rep. David LeBeouf (MA) and Rep. Brian Lampton (OH), will continue to be discussed, with a focus on how consumer rights and transparency in coverage determinations need to be balanced against insurers’ use of innovative technologies. Pennsylvania Deputy Insurance Commissioner, David Buono, will participate in the Committee’s discussion and provide an overview of the Pennsylvania Insurance Department’s work on this issue which culminated with the [issuance of a bulletin](#).

In other matters, with our aging population and shifting demographics, there have been ongoing developments in the long term care insurance market to improve access and affordability. Washington state’s [WeCares program is the nation’s first public state-operated long-term care insurance program](#). States such as California, Colorado, Minnesota, New York, and Oregon, have also been exploring their own unique models to address the growing demand for long-term care solutions. Ultimately, everyone is hopeful that new innovations in this space will create more flexible care options to improve the lives of individuals and those around them with long term care needs while enhancing the quality of care for individuals with long-term care needs. At the Spring Meeting in Charleston, the Life Insurance & Financial Planning Committee will hear an update on these developments in the long term care insurance space, setting the stage for further discussion throughout the year.

Please submit any thoughts or comments on this issue to akennedy@ncoil.org.

We hope to see you in Charleston and hear from you in the interim.

~ Anne



Rep. Jim Dunnigan, UT
Secretary

NCOIL Property & Casualty Insurance Committee Adopts Motor Vehicle Glass Model Act

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 taken 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



Rep. Tom Oliverson, MD, TX
Immediate Past President

Future NCOIL Meetings:

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

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

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

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

NCOIL Property & Casualty Insurance Committee Adopts Motor Vehicle Glass Model Act (Cont'd)

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."

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: <https://ncoil.org/wp-content/uploads/2025/02/NCOIL-Motor-Vehicle-Glass-Draft-Model-Feb-6.pdf>

NCOIL Highlights February as Insurance Careers Month

As February marks the ninth annual Insurance Careers Month, the National Council of Insurance Legislators (NCOIL) is proud to join the Insurance Careers Movement (ICM) in highlighting the many important and fulfilling career opportunities the insurance industry has to offer. The ICM is a global network of more than 1,000 insurance carriers, agents, trade associations, and industry partners working to engage the next generation for careers in insurance.

"A career in insurance isn't just about selling policies, it's an opportunity to make a difference in people's lives by helping them prepare for the unexpected and best secure their financial future," said Asw. Pamela Hunter (NY), NCOIL President. "Insurance really does touch every aspect of our lives and a well-staffed industry is essential in making sure consumers' needs are met. I encourage those entering the workforce, or those looking to make a career change, to assess the options available to them to make an impact in this rewarding industry."

NCOIL CEO, Will Melofchik, said, "The insurance industry continues to provide a wide range of meaningful careers for people of all different skillsets and experience levels. I spent a number of years working at the New Jersey Department of Banking & Insurance before coming to NCOIL in 2016 and I strongly recommend that everyone, particularly those just starting their

Future NCOIL Meetings:

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

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

Spring 2027
TBD

Summer 2027
July 21-24
Asheville, NC
Renaissance Asheville

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

NCOIL Highlights February as Insurance Careers Month (Cont'd)

careers, consider working in the industry given its tremendous growth opportunities and stability.”

Rep. Carl Anderson (SC), Chair of the NCOIL Workers' Compensation Insurance Committee, stated, “It's important to promote careers in the insurance industry year-round, but particularly this month, as it is of course Black History Month. Making the industry look more like America is a vital step in ensuring everyone around the country is aware of the options available to them to get the coverage they need. As an insurance agent, the industry has certainly provided me with a fulfilling career, and I encourage younger generations to take advantage of the opportunities the industry has to offer.”

More information about the Insurance Careers Movement can be found here: <https://insurancecareersmovement.org/>

NCOIL HEALTH INSURANCE & LONG TERM CARE ISSUES COMMITTEE INTERIM MEETING FRIDAY, MARCH 14, 2025

1:00 P.M. ET/12:00 P.M. CT/11:00 A.M. MT/10:00 A.M. PT

[CLICK HERE FOR MORE INFORMATION](#)

Kentucky Representative Michael Sarge Pollock has called an interim Zoom meeting of the Health Insurance and Long-Term Care Issues Committee on Friday, March 14 at 1:00 p.m. ET/12:00 p.m. CT/11:00 a.m. MT/10:00 a.m. PT.

The purpose of the meeting is for the Committee to:

- Continue discussion on the NCOIL Improving Affordability for Patients Model Act, sponsored by Rep. Tom Oliverson, M.D. (TX), NCOIL Immediate Past President; and
- Provide an opportunity to comment on and discuss the Model Laws that are scheduled for re-adoption by the Committee at the upcoming NCOIL Spring Meeting in April. Those Models are:
 - The Transparency in Dental Benefits Contracting Model Act; and
 - The Short Term Limited Duration Insurance Model Act.

You can register for the meeting and view all of the materials for discussion [here](#).

Please submit any questions or comments to NCOIL General Counsel, Anne Kennedy at akennedy@ncoil.org.

ICYMI: NCOIL Property & Casualty Insurance Committee Interim Meeting

Oklahoma Representative Forrest Bennett called an interim Zoom meeting of the NCOIL Property & Casualty Insurance Committee on Friday, February 14. The purpose of the meeting was for the Committee to: continue discussion on and consider the NCOIL Motor Vehicle Glass Model Act, sponsored by Rep. Michael Sarge Pollock (KY); continue discussion on the NCOIL Online Marketplace Guarantees Model Act, sponsored by Rep. Brian Lampton (OH) and co-sponsored by Rep. Forrest Bennett (OK); and discuss the aftermath of the recent California wildfires. A recording of the Meeting can be viewed [here](#).

NCOIL President Asw. Pamela Hunter (NY) Speaks at Property & Casualty Insurance Summit



NY Asw. Pamela Hunter, NCOIL President, spoke at the New York Property & Casualty Insurance Summit. The event brought together industry leaders, policymakers, and individuals directly impacted by the current market conditions to explore the causes and consequences of these challenges and chart a path for stability and access for all.

NCOIL CEO Will Melofchik joined the Political Life podcast speaking about NCOIL and the issues that it will be discussing in the year ahead:



[Click Here](#)

REGISTRATION FOR NCOIL SPRING MEETING IS OPEN

Registration for the 2025 NCOIL Spring Meeting at the Francis Marion Hotel in Charleston, SC from April 24-27th is open.



For registration information please click [here](#)

See the meeting schedule on page 6 or view at the NCOIL website [here](#)

DON'T FORGET TO BOOK YOUR HOTEL!!!

The hotel block closes on March 22nd—very limited rooms remaining

Legislators book here:



General Participants book here:



There are Alternate Hotel Blocks Available at:

- Courtyard Charleston Historic District ([Click here](#))
- Marriott Charleston ([Click here](#))

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:

- 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

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](#)

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!

Things to See in Charleston:

[Charleston City Market](#)

[Fort Sumter National Monument](#)

[South Carolina Aquarium](#)

[The Charleston Museum](#)

2025 NCOIL Spring Meeting Schedule

THURSDAY, APRIL 24th

NCOIL President's Policy Roundtable <i>**Open to NCOIL President's & Speaker's Roundtable CIP Members Only**</i>	2:00 PM	-	5:00 PM
Welcome Reception	6:00 PM	-	7:00 PM

FRIDAY, APRIL 25th

Welcome Breakfast	8:15 AM	-	9:45 AM
First Time Attendee Legislator & Staff Meeting	9:45 AM	-	10:00 AM
First Time Attendee Interested Party Meeting	9:45 AM	-	10:00 AM
Networking Break	9:45 AM	-	10:00 AM
Workers' Compensation Insurance Committee	10:00 AM	-	11:15 AM
Health Insurance & Long Term Care Issues Committee	11:15 AM	-	12:45 PM
The Institutes Griffith Foundation Legislator Luncheon	12:45 PM	-	1:45 PM
NCOIL-NAIC Dialogue	1:45 PM	-	3:00 PM
General Session	3:00 PM	-	4:00 PM
Networking Break	4:00 PM	-	4:15 PM
Life Insurance & Financial Planning Committee	4:15 PM	-	5:45 PM
CIP Member & Sponsor Reception	6:00 PM	-	7:00 PM

SATURDAY, APRIL 26th

Strengths, Weaknesses, Opportunities and Threats (SWOT) Exercise	9:00 AM	-	10:30 AM
Property & Casualty Insurance Committee	10:30 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

SUNDAY, APRIL 27th

The Institutes Griffith Foundation Legislator Breakfast	8:00 AM	-	9:00 AM
Financial Services & Multi-Lines Issues Committee	9:00 AM	-	10:30 AM
Executive Committee	10:30 AM	-	11:00 AM

Things to See in Charleston:

Rainbow Row

Charleston Waterfront Park

Gibbes Museum of Art

The Old Exchange & Provost Dungeon

ANNUAL MEETING
2024
SAN ANTONIO, TEXAS ★

ANNUAL MEETING MINUTES
CLICK HERE FOR MORE INFO