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VICE PRESIDENT: Rep. Edmond Jordan, LA
TREASURER: Rep. Jim Dunnigan, UT
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IMMEDIATE PAST PRESIDENT:
Asw. Pamela Hunter, NY

For Immediate Release
November 24, 2025
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NCOIL CONCLUDES SUCCESSFUL ANNUAL MEETING IN ATLANTA

*New Officer Group Elected; Highest Attended NCOIL Meeting; Strong Policy Development
Continued*

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



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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 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 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. 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.

“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 Ditttrich (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. Ditttrich.

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).

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.

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NCOIL is a national legislative organization with the nation's 50 states as members, represented principally by legislators serving on their states' insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act 80 years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.