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NCOIL HOLDS TENTH DC FLY-IN TO EDUCATE CONGRESS ABOUT THE IMPORTANCE OF STATE-BASED INSURANCE REGULATION

National Cross Section of State Legislators Met with Members of Congress and Staff to Further Education Process

Belmar, NJ- A bipartisan group of NCOIL legislators from State Legislatures around the country met in Washington, D.C. to educate Members of Congress and their staffs about the vital importance of the state-based regulation of insurance and its success for over 80 years.

Participating legislators included: MN Sen. Paul Utke, NCOIL President; MI Rep. Brenda Carter, NCOIL Secretary; TX Rep. Tom Oliverson, M.D., NCOIL Past President; OK Rep. Ellyn Hefner, Chair of the NCOIL Articles of Organization & Bylaws Revision Committee; WV Del. Walter Hall, Vice Chair of the NCOIL Property & Casualty Insurance Committee; and other NCOIL leaders including IN Rep. Peggy Mayfield, LA Sen. Kirk Talbot, OH Rep. Meredith Craig, and WY Sen. Cale Case.

They, together with NCOIL CEO Will Melofchik and staff, participated in dozens of meetings with Members of Congress and congressional staff to highlight the importance of preserving the McCarran-Ferguson Act and state-based system of insurance regulation, along with other NCOIL policy priorities.

“It was great for NCOIL legislators to be back on The Hill to educate Members of Congress on the importance of preserving the state-based system of insurance regulation,” said Sen. Utke. “Allowing states to act as ‘laboratories of democracy’ has been essential in ensuring that we are well equipped to create solutions that are best suited for protecting consumers and meeting the needs of our states unique insurance markets. I know my colleagues and I look forward to continuing to work with our federal counterparts to best serve our mutual constituencies.”

The day began with U.S. Representative Troy Downing (R-MT) speaking to NCOIL legislators about current congressional priorities including the McCarran-Ferguson Restoration Act he introduced which aims to reaffirm the state-based system of insurance regulation.

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Throughout their meetings, NCOIL legislators discussed several topics including: the preservation of the McCarran Ferguson Act; healthcare matters including topics such as amending ERISA to add a statutory waiver provision and Individual Coverage Health Reimbursement Arrangements (ICHRA); the need for long-term reauthorizations of the National Flood Insurance Program (NFIP) and Terrorism Risk Insurance Act (TRIA); strengthening resiliency and mitigation efforts; artificial intelligence; title insurance; and more.

“It’s essential that state legislators maintain an ongoing dialogue at the federal level to ensure that insurance public policy continues to reflect the needs of our communities and the realities of the marketplace,” said Rep. Carter. “For more than 80 years, the state-based system of insurance regulation has provided a strong foundation for consumer protection, insurer solvency, and market stability. By bringing the perspectives of state legislators directly to Congress, we reinforced the value of this proven framework to ensure it remains the cornerstone of insurance regulation for many more years to come.”

“Our annual D.C. Educational Fly-in provides an invaluable opportunity for NCOIL legislators to engage directly with federal policymakers and educate about the state-based system of insurance regulation,” said NCOIL CEO Will Melofchik. “As the insurance sector navigates evolving risks and increasingly complex policy challenges, it is essential that state legislators not only have a leading voice in the national conversation, but that they continue to educate those at the federal level about how well the McCarran Ferguson Act has worked since its enactment in 1945.”

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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 over 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.