



Sen. Paul Utke, MN  
President



Will Melofchik  
NCOIL CEO



Rep. Edmond Jordan, LA  
Vice President

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## NCOIL Holds Tenth DC Fly-in to Educate Congress on the State-Based System of 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. Elynn 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."

## NCOIL Holds Tenth DC Fly-in to Educate Congress on the State-Based System of Insurance Regulation (cont'd)



Rep. Jim Dunnigan, UT  
Treasurer

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.

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."



Rep. Brenda Carter, MI  
Secretary

### NCOIL Releases 2026 Summer Meeting 30 Day Materials

The National Council of Insurance Legislators (NCOIL) released the 30-day materials for the 2026 Summer National Meeting in Boston, Massachusetts from July 15th - 18th.

NCOIL CEO, Will Melofchik, said, "The turnout from both legislators and interested parties for the Summer Meeting is looking really strong, and we're tracking to have this Meeting be the highest ever attended NCOIL Summer Meeting. I think a big part of the interest in NCOIL and the turnout at our Meetings is the interesting items we have on the agenda. We look forward to another NCOIL Meeting filled with thoughtful and productive policy discussions."

Among the highlights for the Summer Meeting agenda are:

- The Life Insurance & Financial Planning Committee will hear three interesting and timely presentations. One will be from the Society of Actuaries on their latest research on mortality drivers, and another will be from LIMRA on research and surveys they conducted on what respondents want out of their life insurance policy. There will also be a presentation on unclaimed life insurance developments. Lastly, the Committee will hear an update on Interstate Insurance Product Regulation Compact (IIPRC) Activities.
- The Joint State-Federal Relations & International Insurance Issues Committee will continue the discussion it had in April on the 340B drug pricing program and the first draft of the NCOIL Strengthening Transparency in the 340B Drug Pricing Program Model Act, sponsored by Rep. Tom Oliverson, M.D. (TX), and co-sponsored by Sen. Paul Utke (MN), NCOIL President, will be introduced and discussed. The Committee will also hear presentations on developments in the flood insurance marketplace, and on the impacts of recent Federal Executive Orders on "Increasing Medical Marijuana and Cannabidiol Research" and "Accelerating Medical Treatments for Serious Mental Illness."
- The Financial Services & Multi-Lines Issues Committee will hear three great presentations. One will be from Allstate's SVP and Chief Actuary, Steve Armstrong, on insurers use of artificial intelligence, and another will be from Blackstone representatives who will provide a 101 on private credit's involvement in insurance. There will also be a presentation from Sullivan & Cromwell on the implications of the Federal Executive Order "Ensuring a National Policy Framework for Artificial Intelligence."



Asw. Pamela Hunter, NY  
Immediate Past President

## Future NCOIL Meetings:

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

## NCOIL Releases 2026 Summer Meeting 30 Day Materials (cont'd)

- The Workers' Compensation Insurance Committee will hear the annual State of the Line presentation from the National Council on Compensation Insurance (NCCI), as well as a presentation from Safety National regarding trends and developments with mental health in workers' compensation. The Committee will also hear a presentation from the Workers' Compensation Research Institute (WCRI) that deals with a report they issued focusing on the Use and Cost of Air Ambulance Transport Services in Workers' Compensation, and consider the re-adoption of two (2) Model Laws: The Trucking/Messenger Courier Industries Workers' Comp Model Act, and The Model Agreement Between Jurisdictions to Govern Coordination of Claims and Coverage.
- The NCOIL-NAIC Dialogue will be particularly interesting as there are currently twelve (12) Commissioners registered for the Summer Meeting. The Dialogue will discuss: U.S. Treasury Meetings with Insurance Regulators on Private Credit Markets; the NAIC's Natural Catastrophe Risk and Resilience (EX) Task Force and the NAIC's Development of a Model Law on Mitigation Grant Programs; Artificial Intelligence Matters; and the work of several NAIC Working Groups, including the Market Conduct Regulation Modernization (D) Working Group, the Healthcare Affordability and Mitigation (B) Working Group, and the Child Care Insurance (C) Working Group.
- The Health Insurance & Long Term Care Issues Committee will hear a very timely presentation from Sidecar Health on their efforts to improving access and affordability in the healthcare marketplace. The Committee will also continue discussion on the NCOIL Model Act Ensuring Access to Eye Care Services and Materials for Patients Through Transparent and Fair Business Practices by Vision Benefit Plans, sponsored by Rep. Deanna Gordon (KY), and discuss proposed amendments to the NCOIL Telemedicine Authorization and Reimbursement Model Act, sponsored by Asw. Pam Hunter (NY), NCOIL Immediate Past President. Lastly, the Committee will consider the NCOIL Charity Care and Medical Debt Reform Model Act, sponsored by Rep. Oliverson and co-sponsored by Sen. Utke and Rep. Brenda Carter (MI), NCOIL Secretary.
- The Property & Casualty Insurance Committee will consider proposed amendments to the NCOIL Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers, sponsored by Sen. Walter Michel (MS), and continue discussion on the NCOIL Model Act to Regulate Insurers' Use of Aerial Images, sponsored by Rep. Matt Lehman (IN) and Rep. Brian Lampton (OH), and co-sponsored by Rep. Matt Morgan (TX). The Committee will also hear a presentation on the Federal Housing Finance Agency's (FHFA) Homeowners' Insurance Rule, and consider the re-adoption of six (6) Model Laws: the Post-Assessment Property and Liability Insurance Guaranty Association Model Act (with proposed amendments sponsored by Rep. Lehman); the NCOIL Distracted Driving Model Act; the NCOIL Coronavirus Limited Immunity Model Act; the NCOIL Peer-to-Peer Car Sharing Program Model Act; the Property/Casualty Insurance Modernization Act; and the Property/Casualty Flex-Rating Regulatory Improvement Model Act.

Three important and interesting general sessions will also be held: Insuring Autonomy: A Discussion on Autonomous Vehicles and the Insurance Industry; Tort Reform: Perspectives on What's Worked and What Hasn't; and Developments & Innovations in Disease Screening and Testing Methods.

"Will and the staff have done a terrific job of putting together another strong agenda that will generate lively and important policy discussions," said MN Senator Paul Utke, NCOIL President. "I'm looking forward to engaging with my colleagues and interested parties from across the country in Boston during what is sure to be another great Meeting."

Currently, there are 343 registered attendees, including 72 legislators and 12 Insurance Commissioners. The full agenda can be viewed [here](#).

## Future NCOIL Meetings:

Spring 2028  
April 5-8  
The Mayflower Hotel  
Washington, DC

Summer 2028  
July 9-12  
Salt Lake City, UT  
Grand American Hotel

Annual 2028  
November 15-18  
Harbor Beach, FL  
Marriott Harbor Beach

Spring 2029  
April 12-15  
Seattle, WA  
The Westin

Summer 2029  
July 18-21  
Cleveland, OH  
The Hotel Cleveland

Annual 2029  
November 7-10  
San Antonio, TX  
The Hyatt Regency

## ICYMI: Interim Zoom Meeting of NCOIL Property & Casualty Insurance Committee

The NCOIL Property & Casualty Insurance Committee recently held an interim zoom meeting to continue discussion and take final comments on proposed amendments to the NCOIL Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers, sponsored by Sen. Walter Michel (MS), before a vote takes place at the NCOIL Summer Meeting in July. There also was further discussion of the NCOIL Model Act Regarding Insurers' Use of Aerial Images, sponsored by Rep. Matt Lehman (IN) and Rep. Brian Lampton (OH) and co-sponsored by Rep. Matt Morgan (TX).

Lastly, an opportunity for discussion and comments on the NCOIL Model Laws scheduled for re-adoption at the upcoming Summer Meeting was provided. Those Models are:

- Distracted Driving Model Act
- Coronavirus Limited Immunity Model Act
- Peer-to-Peer Car Sharing Program Model Act
- Property/Casualty Insurance Modernization Act
- Property/Casualty Flex-Rating Regulatory Improvement Model Act
- Post-Assessment Property and Liability Insurance Guaranty Association Model Act (proposed amendments sponsored by Rep. Matt Lehman (IN))

You can view a recording of the meeting [here](#).

## Join Us for the NCOIL Women's Caucus Reception!



As a reminder, please note that the Women's Caucus will be held on Friday, July 17th and is open to all Women Attendees! The reception will take place in the Gloucester Room at the Westin.

\*\*\*Please reach out to Pat Gilbert at [pgilbert@ncoil.org](mailto:pgilbert@ncoil.org) with any questions\*\*\*

## Save The Date: 2026 NCOIL Open ILF Golf Outing

We are pleased to be holding the 5th Annual NCOIL Open Insurance Legislators Foundation (ILF) Golf Outing on November 19th in Sanibel, FL immediately preceding the 2026 NCOIL Annual National Meeting. The prior Outings have been immensely important in ensuring the ILF is financially stable and able to carry out it's mission of educating insurance legislators. Thank you to everyone for your continued participation.

Registration and sponsorships will be open soon.

## NCOIL Summer Meeting Models for Re-adoption:

### *Work Comp Committee:*

The Trucking/  
Messenger Courier  
Industries Workers'  
Comp Model Act

Model Agreement  
Between Jurisdictions  
to Govern  
Coordination of  
Claims and Coverage

### *P&C Committee:*

Distracted Driving  
Model Act

Coronavirus Limited  
Immunity Model Act

NCOIL Peer-to-Peer  
Car Sharing Program  
Model Act

Property/Casualty  
Insurance  
Modernization Act

Property/Casualty  
Flex-Rating  
Regulatory  
Improvement Model  
Act

Post-Assessment  
Property and Liability  
Insurance Guaranty  
Association Model Act  
(to be considered for  
re-adoption, along  
with potential amend-  
ments sponsored by  
Rep. Matt Lehman  
(IN))

## REGISTRATION FOR NCOIL SUMMER MEETING IS OPEN!

Registration for the 2026 NCOIL Summer Meeting at the Westin Copley Place in Boston, MA from July 15th—18th is open.



For registration information please click [here](#)

See the meeting schedule on page 7 or view at the NCOIL website [here](#)

The Hotel Block has closed. You can view nearby hotels here:

[Boston Marriott Copley Place](#)  
[The Colonnade Hotel](#)  
[The Lenox Hotel Boston](#)  
[Fairmont Copley Plaza](#)

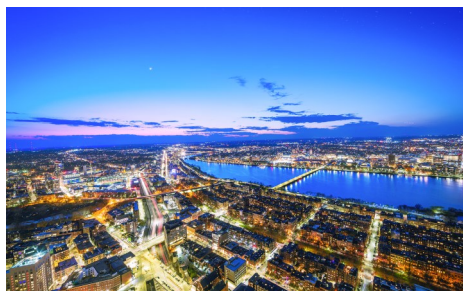
**Reminder that Contributing States are eligible for two legislator stipends per National Meeting to help underwrite the cost of participating.**

Please reach out to Pat Gilbert at [pgilbert@ncoil.org](mailto:pgilbert@ncoil.org) with any questions

**LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES**

**CLICK HERE FOR MORE INFORMATION**

## NCOIL Summer Meeting Special Welcome Reception



We are pleased to hold the 2026 NCOIL Summer Meeting Welcome Reception will be held at the View Boston Observation Deck. The venue features 360 degree views of the city and is located on the top of the Prudential Center, just 0.2 miles from the conference hotel. Thank you to MassMutual for making this possible.

[Click here to learn more about View Boston](#)

## Honoring Juneteenth:

*On Juneteenth, NCOIL reflects on our nation's history, honors the resilience and achievements of Black Americans, and celebrates the progress made toward a more just and equitable society.*

*This day serves as a powerful reminder of the enduring impact and invaluable contributions of Black Americans throughout U.S. history.*

## 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
- AR Sen. Justin Boyd



[Click here to view committee meeting minutes from the 2026 NCOIL Spring National Meeting.](#)

  
The Institutes®  
Griffith Foundation



### Legislators & Staff:

Please note that in Boston on Wednesday, July 15th from approximately 1:00 to 4:00 p.m., there will be a workshop focused on insurance fundamentals as well as current and timely insurance issues. The workshop will be held jointly by NCOIL and The Institutes Griffith Foundation. Lunch will be provided at 12:30 pm.

If you are interested in attending, please reach out to [pgilbert@ncoil.org](mailto:pgilbert@ncoil.org) to RSVP as space is limited.

### 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 Boston:**

**Boston Tea Party Ships & Museum**

**Fenway Park**

**Freedom Trail**

**JFK Presidential Library & Museum**

**Museum of Fine Arts**

**Public Garden**

**Quincy Market**

**Sail Boston**

## 2026 NCOIL Summer Meeting Schedule

### WEDNESDAY, JULY 15TH

NCOIL/Griffith Legislator Workshop	12:30 PM - 1:00 PM
Tour of the MA State House (RSVP to <a href="mailto:pgilbert@ncoil.org">pgilbert@ncoil.org</a> )	2:30 PM
Budget Committee	3:30 PM - 4:00 PM
Audit Committee (Members Only)	4:00 PM - 4:45 PM
Welcome Reception at View Boston	5:30 PM - 7:30 PM

### THURSDAY, JULY 16TH

Welcome Breakfast	8:15 AM - 9:45 AM
First Time Attendee Legislator & Staff Meeting	9:45 AM - 10:00 AM
Networking Break	9:45 AM - 10:00 AM
Life Insurance & Financial Planning Committee	10:00 AM - 11:30 AM
Joint State-Federal Relations & International Insurance Issues Committee	11:30 AM - 1:00 PM
The Institutes Griffith Foundation Legislator Luncheon	1:00 PM - 2:30 PM
General Session	2:30 PM - 4:00 PM
Networking Break	4:00 PM - 4:15 PM
Financial Services & Multi-Lines Issues Committee	4:15 PM - 5:45 PM
CIP Member & Sponsor Reception	6:15 PM - 7:15 PM

### FRIDAY, JULY 17TH

Workers' Compensation Insurance Committee	9:00 AM - 10:30 AM
Networking Break	10:30 AM - 10:45 AM
NCOIL-NAIC Dialogue	10:45 AM - 12:00 PM
Luncheon with Featured Speakers	12:00 PM - 1:45 PM
General Session	1:45 PM - 3:15 PM
Health Insurance & Long Term Care Issues Committee	3:15 PM - 5:00 PM
Women's Caucus Reception	5:15 PM - 6:15 PM

### SATURDAY, JULY 18TH

The Institutes Griffith Foundation Legislator Breakfast	8:00 AM - 9:00 AM
General Session	9:00 AM - 10:30 AM
Networking Break	10:30 AM - 10:45 AM
Property & Casualty Insurance Committee	10:45 AM - 12:30 PM
Executive Committee	12:30 PM - 1:00 PM