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NCOIL CONCLUDES SUCCESSFUL SUMMER MEETING IN BOSTON

Highest Attended NCOIL Meeting; Development Started and Continued on Several Model Laws; Timely Policy Discussions Held

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Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2026 Summer National Meeting (Meeting) from July 15th – 18th in Boston, MA. In what was the second of the organization's three National Meetings in 2026, there were 425 participants consisting of 76 legislators from 32 states, 16 first-time attendee legislators from 11 states, 12 Insurance Commissioners, and 15 total insurance departments represented.

The packed agenda featured topics such as: the 340B Drug Pricing Program; autonomous vehicles; artificial intelligence; tort reform; developments in the flood insurance marketplace; insurance affordability and availability; charity care and medical debt reforms; innovations in disease screening and testing; insurers' use of aerial imaging; and more.

"It was great to see the strong energy and participation at NCOIL continue at the Boston Meeting as it underscores NCOIL's trend of sustained success over the past several years," said NCOIL President, Sen. Paul Utke (MN). "This was the highest attended NCOIL National Meeting ever which most importantly shows that our work to address important insurance policy issues, strengthen collaboration, and expand the organization's reach is paying off in a big way."

NCOIL CEO Will Melofchik said, "The continued enthusiasm and strong participation at our National Meetings demonstrates the important role NCOIL plays in bringing together legislators, regulators, and interested parties to discuss the most pressing insurance public policy issues facing the states. The conversations and collaboration throughout this Meeting were incredibly productive, and the progress we made will certainly help shape our discussions as we look towards our Annual Meeting in Florida."

At the traditional Welcome Breakfast, Massachusetts Insurance Commissioner Michael Caljouw thanked everyone for coming to the Bay State and spoke about some of his Department's top priorities. Attendees also heard from Massachusetts Attorney General Andrea Campbell who spoke about how her background and experiences prior to becoming Attorney General have helped her develop the work she is doing to keep residents safe.

The policy committee meetings then began with the Life Insurance and Financial Planning Committee, chaired by Rep. David LeBoeuf (MA). The Committee heard presentations on the latest Society of Actuaries research on mortality drivers, developments in unclaimed life insurance benefits, and life insurance consumer trends. An update was also given on the activities of the Interstate Insurance Product Regulation Commission (IIPRC).

"I was happy to host NCOIL in my home state and glad to have the Life Insurance Committee hold wide ranging discussions on some of the most important and emerging trends in the life insurance space," said Rep. LeBoeuf. "It's vital that we as insurance legislators stay informed on these issues to best serve our constituents. This is especially important for younger people who may not yet recognize the important role life insurance can play as part of a strong, well-rounded financial plan."

The Joint State-Federal Relations & International Insurance Issues Committee then met, chaired by Asm. Erik Dilan (NY). During its meeting, the Committee held an introductory discussion on 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. Utke. Presentations were also given on developments in the flood insurance marketplace and on recent federal Executive Orders dealing with the rescheduling of marijuana and innovations in treatments for mental illnesses.

"We had a great first discussion on the 340B Program at our Spring Meeting, so it was good to continue that dialogue and begin development on a model law surrounding transparency in the Program as the topic clearly has struck a chord with our members. I look forward to continuing work on that Model as well as the other issues at the federal level currently impacting our constituents," said Asm. Dilan.

A General Session was then held titled "Insuring Autonomy: A Discussion on Autonomous Vehicles and the Insurance Industry" moderated by Rep. Edmond Jordan (LA), NCOIL Vice President. "It's clear that autonomous vehicles will increasingly play a role in our future and there will certainly be wide ranging insurance implications. Staying informed of these rapid developments is vital in best protecting our constituents and promoting innovation," said Rep. Jordan.

The Financial Services & Multi-Lines Issues Committee then met, chaired by Asm. Jarett Gandolfo (NY). The Committee heard presentations on insurers' use of artificial intelligence (AI), and on the implications of the federal Executive Order "Ensuring a National Policy Framework for Artificial Intelligence." A discussion was also held on the intersection of private credit and insurance.

"AI is of course one of the most talked about issues that is impacting every line of insurance and all parts of our lives. The Committee took a great step in passing a Resolution regarding state regulation of insurers use of AI at our Spring Meeting and we are of course remaining vigilant on the topic as AI continues to rapidly develop," said Asm. Gandolfo. "Additionally, private credit's presence in the insurance marketplace has been increasingly discussed throughout the country so having a presentation on that is certainly of great value to the Committee members."

Friday started off with the Workers' Compensation Insurance Committee, chaired by Rep. Brian Lampton (OH). The Committee 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. The Committee also held discussions on the impact of air ambulances in the work comp marketplace, and the state of coverage for workplace mental injuries. Lastly, the Committee readopted the Trucking/Messenger Courier Industries Workers' Comp Model Act, and the Model Agreement Between Jurisdictions to Govern Coordination of Claims and Coverage.

Rep. Lampton said, "Keeping our members informed on the latest legislative and regulatory work comp trends is essential in protecting employees and ensuring the work comp systems are operating efficiently in states. I look forward to the Committee continuing its work at our next Meeting in November."

A very productive NCOIL-NAIC Dialogue was then held which included an impressive lineup of NAIC representatives: NAIC President-Elect and Rhode Island Director Beth Dwyer, Florida Commissioner Mike Yaworsky, Idaho Director Dean Cameron, Montana Commissioner James Brown, New Mexico Superintendent Alice Kane, North Carolina Commissioner Mike Causey, Oklahoma Commissioner Glen Mulready, Texas Commissioner Amanda Crawford, and Washington Commissioner Patty Kuderer.

"NCOIL and the NAIC have continued to maintain a great working relationship and this strong turnout of Commissioners at the Boston Meeting really underscored that. Having legislators and regulators sit down and discuss issues impacting our mutual constituencies is vital in creating an insurance market that benefits all," said Rep. Jordan.

Attendees then heard from two great featured speakers at the Luncheon. Congressman Jake Auchincloss (MA-04) sat down for a fireside chat with Rep. LeBoeuf during which they discussed the Congressman's service in the military and current priorities in Congress. John Ashford, Chairman & CEO of the Hawthorn Group then provided a presentation on the state of U.S. politics which included his outlook on the midterm elections.

A General Session was held Friday afternoon tilted "Tort Reform: Perspectives on What's Worked and What Hasn't" moderated by Rep. Ellyn Hefner (OK). "Tort reform has been a hot topic in states all across the country, so it was great to have this session to provide attendees different perspectives as to what measures have and have not been successful," said Rep. Hefner.

The Health Insurance & Long Term Care Issues Committee then met, chaired by Rep. Michael Sarge Pollock (KY). The Committee adopted 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 Committee also continued 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 heard an interesting presentation from Sidecar Health on how their unique business model aims to improve access and affordability in the healthcare marketplace. Lastly, the Committee discussed amendments to the NCOIL Telemedicine Authorization and Reimbursement Model Act, sponsored by Asw. Pamela Hunter (NY), NCOIL Immediate Past President.

"There is certainly no shortage of health insurance related issues for the Committee to discuss so it was important for us to meet in Boston and continue our work," said Rep. Pollock. "It was great to see the Charity Care and Medical Debt Reform Model get over the finish line and I am optimistic that we will reach a consensus on the Vision Model so that we can provide good guidance to states on the topic," said Rep. Pollock.

Saturday began with a General Session titled, "Developments & Innovations in Disease Screening and Testing Methods" moderated by Rep. Gordon. "It's important that our membership stays up to date on the latest trends in this really important part of healthcare so we can best serve our communities," said Rep. Gordon. "Part of this discussed touched on a bill I sponsored in Kentucky requiring coverage for colorectal cancer screenings. I'm very proud of that bill and proud to be part of an organization like NCOIL that provides a forum for these types of topics to be discussed."

Following that session, the Property & Casualty Insurance Committee met, chaired by Sen. Lana Theis (MI). The Committee continued discussion on the NCOIL Model Act Regarding Insurers' Use of Aerial Images sponsored by Rep. Matt Lehman (IN) and Rep. Lampton and co-sponsored by Rep. Matt Morgan (TX). The Committee also held a discussion on the Federal Housing Finance Agency's (FHFA) Homeowners' Insurance Rule.

Six Model laws were also readopted including: the Transportation Network Company Model Act (until the Annual Meeting while proposed amendments are developed); the Post-Assessment Property and Liability Insurance Guaranty Association Model Act (with amendments dealing with recognizing cybersecurity insurance as part of the guaranty fund framework); the NCOIL Distracted Driving Model Act; the NCOIL Peer-to-Peer Car Sharing Program Model Act (until the Annual Meeting while potential amendments are developed); the Property/Casualty Insurance Modernization Act; and the Property/Casualty Flex-Rating Regulatory Improvement Model Act.

"The Property & Casualty Insurance Committee had another busy meeting discussing some very timely issues including model legislation for aerial imaging and Transportation Network Companies, and an in-depth discussion on "Replacement Cost Value" vs. "Actual Cost Value" coverage within the Federal Housing Finance Agency policy. Additionally, many existing models were re-adopted, and some existing models will be further discussed in upcoming meetings."

The Summer Meeting concluded on Saturday morning with a meeting of the Executive Committee.

"The success of the Summer Meeting from both attendance and substantive perspectives is a very positive benchmark for the rest of the year and beyond. We cannot thank everyone enough for all they did to contribute to another great Meeting," concluded Utke.

Committee minutes will be posted soon at www.ncoil.org

The 2026 NCOIL Annual Meeting will take place in Sanibel, FL at the Marriott Sanibel Harbour from November 19th – 22nd. Registration will open in September.

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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.