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NCOIL NEWSLETTER

Sen. Paul Utke, MN
President

Will Melofchik
NCOIL CEO

Rep. Edmond Jordan, LA
Vice President

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Capital Corner

By Christa Rapoport, NCOIL General Counsel

Greetings —

Welcome to Capital Corner, a column that aims to update you on the issues NCOIL is discussing.

Come & Collect Ideas, Inspiration & Shells in Sanibel

With its unique east-west orientation, Sanibel Island and the surrounding area are known for thousands of colorful seashells along its shores. We invite you to attend the NCOIL Annual National Meeting in Sanibel from November 19 – 22 to collect sterling shells and ideas that will be generated from three "hot topic" general sessions, and content-packed NCOIL policy committee meetings.

The first general session will examine the topic of closed claims. A narrative that has been garnering news headlines over the past several months has been that claims being denied and closed without payment is tantamount to a coin flip. This session will be a good opportunity to hear different perspectives on the topic and discuss research on homeowners and auto insurance claim fulfillment. Lively discussions are sure to be held on insurer commitment to paying covered claims, claims closed without payment data, and existing consumer protections under the Unfair Claims Practices Acts.

The second general session will focus on one of the most talked about topic across the country: healthcare affordability. The medical cost trend is expected to reach 9%, the highest in 17 years. Many factors are often put forth as drivers of healthcare costs including, but not limited to, hospital services and facility charges, physician and clinical services, administrative expenses, prescription drugs, prior authorization practices, and chronic disease care. Coupled with these historical factors are new issues frequently raised as cost drivers such as inflation, health system consolidation, and the independent dispute resolution program implemented via the No Surprises Act that aims to protect consumers from surprise out-of-network bills.

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Rep. Jim Dunnigan, UT
Treasurer

Rep. Brenda Carter, MI
Secretary

Asw. Pamela Hunter, NY
Immediate Past President

Capital Corner (cont'd)

Joining us in Sanibel to provide different perspectives on what some cost drivers are in the healthcare system and what some potential solutions may be to lower costs will be representatives from United States of Care, PhRMA, AHIP, AHA and PCMA.

The third general session will focus on what some have called an availability and affordability crisis for childcare and foster care entities to find liability insurance products. Relaxation of statute of limitations and other specialized risk factors has resulted in many risk retention groups and insurance companies no longer insuring childcare programs. This issue has reached a tipping point in several states with entities stating they are not able to buy insurance. This session will provide an opportunity to focus on root causes of what some state insurance markets are experiencing with these products and discuss if legislative action is warranted. Joining us will be representatives from the Washington Department of Insurance, the Nonprofits Insurance Alliance, the Children's League of Massachusetts, the Illinois Collaboration on Youth, NAMIC, and APCIA.

In addition to the general sessions, the policy committees are again very busy with a wide array of issues planned for discussion including:

- legislation requiring coverage for prostheses and orthoses;
- actuarial research on GLP-1's and their impact on mortality;
- autonomous vehicles;
- the 340B drug pricing program; and
- the proposed rule from the Departments of Labor, Treasury and Health and Human Services relating to fertility care coverage.

Please submit any questions or comments to crapoport@ncoil.org. We hope to see you in Florida and hear from you in the interim

The best always,

Christa

NCOIL Salutes Life Insurance Awareness Month

Urges the Importance of Protecting Loved Ones

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) is proud to highlight September as "National Life Insurance Awareness Month." NCOIL applauds this annual initiative that serves as an important reminder to families of the value of life insurance and encourages them to view life insurance as an investment into their families' financial security.

"Life insurance plays a vital role in protecting families and providing financial security when they need it most. Unfortunately, too many Americans remain without adequate coverage and may not have the financial protection they need for the future," said Sen. Paul Utke (MN), NCOIL President. "As legislators, we have a responsibility to help consumers understand their options and recognize the value of planning ahead. This month is an important opportunity for people to take a closer look at their coverage options, consider their families' needs, and take steps toward a more secure financial future."

NCOIL CEO Will Melofchik stated, "We at NCOIL encourage consumers to take a fresh look at their financial plans and speak with a trusted advisor about life insurance coverage that fits their goals and budget. Life insurance can be an affordable and accessible way to provide financial protection and peace of mind for the future. By taking the time to understand their options and evaluate their coverage needs, consumers can take an important step toward greater financial confidence and security for themselves and their families."

Additional information and resources about Life Insurance Awareness Month can be found at https://www.limra.com/en/newsroom/life-insurance-awareness-month-2026/.

Future NCOIL Meetings:

Annual 2026
November 19-22
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

ICYMI: Interim Zoom Meeting of the NCOIL Joint State-Federal Relations & International Insurance Issues Committee

New York Assemblyman and Chair of the NCOIL Joint State-Federal Relations & International Insurance Issues Committee Erik Dilan called an Interim Committee Meeting on Friday, September 25, 2026

The purpose of the meeting was for the Committee to:

- continue discussion and take comments on the 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 and Rep. Brenda Carter (MI), NCOIL Secretary ahead of potential consideration at the Annual Meeting in November; and

- provide an opportunity for discussion and comments on the NCOIL Model Laws scheduled for readoption at the Annual Meeting. Those Models are the Resilient Revolving Loan Fund Model Act and the Company Licensing Modernization Model Act.

You can view a recording of the Meeting here.

NCOIL Applauds Extension of the NFIP

The National Council of Insurance Legislators (NCOIL) applauds the short-term extension of the National Flood Insurance Program earlier this month. The NFIP is a program that makes federally-backed flood insurance available in those states and communities that agree to adopt and enforce flood-plain management ordinances to reduce future flood damage. The program provides flood insurance to property owners, renters and businesses, and having this coverage helps them recover faster when floodwaters recede.

“While making sure there are no lapses in the Program is important, this extension only keeps the Program funded through December 11th. NCOIL continues to be a strong advocate for a long-term reauthorization so that policyholders have certainty that their coverage won’t be disrupted,” said NCOIL CEO Will Melofchik.

2026 NCOIL Summer Meeting Resources

Weren’t able to attend the NCOIL Summer Meeting? Click the links below to catch up ahead of our Annual Meeting in November.

Meeting Minutes available here

Presentations & Materials available here

Session Recordings available 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
Fort Lauderdale, 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

REGISTRATION FOR NCOIL ANNUAL MEETING NOW OPEN!

Registration for the 2026 NCOIL Annual Meeting at the Marriott Sanibel Harbour in Sanibel, FL from November 19th—22nd is open.

For Registration Information Please Click Here

See the Meeting schedule on page 6 or view it on the NCOIL Website Here

DON'T FORGET TO BOOK YOUR HOTEL

Legislators Book Here:

All Others Book Here:

★ 5TH ANNUAL ★
NCOIL OPEN
2026
SANIBEL ISLAND GOLF CLUB
SANIBEL, FLORIDA

NCOIL is pleased to be holding the 5th Annual NCOIL Open Insurance Legislators Foundation (ILF) Golf Outing. Past Outings have proven to be very successful in supporting the ILF and its mission of educating legislators so we look forward to having everyone back out on the greens.

The event will be held on November 19th to kick off the 2026 NCOIL Annual Meeting in Sanibel, FL at the Sanibel Island Golf Club. The format is a shotgun scramble with balls in the air at 1:00 PM. A boxed lunch will be provided.

You can find more information on the outing including sponsorships and how to register at the link here.

Annual Meeting Model Laws for Readoption:

NCOIL Resilient Revolving Loan Fund Model Act

Company Licensing Modernization Model Act

NCOIL Remote Notarization Model Act

NCOIL Uniform Captive Insurer Model Act

Identity Theft Protection Model Act

NCOIL Insurer Division Model Act

Telemedicine Authorization and Reimbursement Act (TARA)

Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers

Peer-to-Peer Car Sharing Program Model Act

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

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 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 Sanibel:

Arts & Entertainment Beaches

Cruises & Eco Tourism

Fishing

Golf & Tennis

Nature Tours & Historical Walks

Science & Nature Centers

Snorkeling & Scuba Diving

2026 NCOIL Annual Meeting Schedule

THURSDAY, NOVEMBER 19TH

5th Annual NCOIL Open Insurance Legislators Foundation (ILF) Golf Outing	1:00 PM		
Welcome Reception	6:30 PM	-	7:30 PM

FRIDAY, NOVEMBER 20TH

Welcome Breakfast	8:15 AM	-	9:45 AM
Networking Break	9:45 AM	-	10:00 AM
First Time Attendee Legislator & Staff Meeting	9:45 AM	-	10:00 AM
Health Insurance & Long Term Care Issues Committee	10:00 AM	-	11:45 AM
General Session	11:45 AM	-	1:15 PM
The Institutes Griffith Foundation Legislator Luncheon	1:15 PM	-	2:15 PM
Workers' Compensation Insurance Committee	2:15 PM	-	3:30 PM
Networking Break	3:30 PM	-	3:45 PM
Life Insurance & Financial Planning Committee	3:45 PM	-	5:00 PM
Budget Committee	5:00 PM	-	5:30 PM
CIP Member & Sponsor Reception	6:00 PM	-	7:00 PM

SATURDAY, NOVEMBER 21ST

Financial Services & Multi-Lines Issues 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 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
Nominating Committee (Members Only)	5:00 PM		
Women's Caucus Reception ****Open to All Women Attendees****	6:30 PM	-	7:30 PM

SUNDAY, NOVEMBER 22ND

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