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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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NCOIL Releases 2026 Annual Meeting 30 Day Materials

The National Council of Insurance Legislators (NCOIL) released the 30-day materials for the 2026 Annual National Meeting in Sanibel, Florida from November 19-22.

NCOIL CEO, Will Melofchik, said, "The turnout from both legislators and interested parties is very strong, and I think that's due in large part to the interesting items we have on the agenda. We're looking forward to finishing the year off in a great way with another NCOIL Meeting filled with thoughtful and productive policy discussions."

Among the highlights for the Annual Meeting agenda are:

- The Health Insurance and Long-Term Care Issues Committee will begin discussions on legislation aimed at improving access to prostheses and orthoses, sponsored by Rep. Brenda Carter (MI), NCOIL Secretary, and Sen. Bill Gannon (NH), and hear a presentation on legislation relating to coverage for the treatment of stuttering. The Committee will also continue discussion on and potentially consider amendments to the NCOIL Telemedicine Authorization and Reimbursement Model Act, sponsored by Asw. Pam Hunter, NCOIL Immediate Past President, and 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).

- The Workers' Compensation Insurance Committee will hear presentations on demographic forces shaping workplace risk, pharmacy benefit managers (PBMs) and their role in work comp, as well as trends and developments in the Florida work comp marketplace.

- The Life Insurance & Financial Planning Committee will discuss the latest federal and state retirement security initiatives, and hear presentations on artificial intelligence use cases in life insurance and on the insurance and mortality risk developments surrounding GLP-1's.

- The NCOIL-NAIC Dialogue will discuss: NAIC communications with Congress on private credit and insurance; the NAIC's development of a Residential Mitigation Grant Program Model Act; the NAIC's analysis of homeowners insurance market trends; development of the NAIC's Privacy of Consumer Information Model Act; the work of the NAIC's Big Data and Artificial Intelligence (H) Working Group; and hear an update on the NAIC's security incident from earlier this year.

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



Rep. Jim Dunnigan, UT
Treasurer



Rep. Brenda Carter, MI
Secretary



Asw. Pamela Hunter, NY
Immediate Past President

- The Financial Services & Multi-Lines Issues Committee will begin discussions on legislation relating to insurer service of process requirements, sponsored by Rep. Brian Lampton (OH), and consider the re-adoption of four Model Laws: the Identity Theft Protection Model Act, the Uniform Captive Insurance Model Act, the Insurer Division Model Act, and the Remote Notarization Model Act. The Committee will also hear presentations on artificial developments in insurance, health savings account developments involving bankruptcy protection and unclaimed property laws, and reinsurance trends and developments.

- The Joint State-Federal Relations and International Insurance Issues Committee will continue discussion on and consider 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, and Rep. Brenda Carter (MI), NCOIL Secretary. The Committee will also hear presentations on the priorities of the Center for Consumer Information & Insurance Oversight (CCIIO), and on the proposed rule from the U.S. Departments of Labor, Treasury, and Health & Human Services relating to fertility care coverage. The Committee will also consider re-adoption of two Model Laws: the Resilient Revolving Loan Fund Model Act, and the Company Licensing Modernization Model Act.

- The Property & Casualty Insurance Committee will continue discussion on and consider proposed amendments to the NCOIL Model Act Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers, sponsored by Sen. Walter Michel (MS), and consider 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). The Committee will also discuss the potential development of model legislation regarding autonomous vehicles, as well as proposed amendments to the NCOIL Peer-to-Peer Car Sharing Program Model Act, sponsored by Rep. Meredith Craig (OH). Lastly, the NCOIL Wildfire Prepared Program Model Act, sponsored by Rep. Jim Dunnigan (UT), NCOIL Treasurer, will be introduced with plans to discuss and develop it next year.

Three important and interesting general sessions will also be held: Examining the Data Surrounding Claims Closed Without Payment; Perspectives on Healthcare Affordability and Key Cost Drivers; and Insurance for Child Care Providers: Is Coverage Accessible and Affordable?

"Will and the staff have done a great job throughout the year of putting together strong agendas that facilitate NCOIL's policy and that remains true for the Sanibel agenda," said MN Sen. Paul Utke, NCOIL President. "I'm looking forward to seeing everyone in Sanibel during what is sure to be another great Meeting."

As of November 2, there are 359 registered attendees, including 87 legislators and 4 Insurance Commissioners. The full agenda can be viewed here.

NCOIL Staff to Participate in "No-Shave November" for Eleventh Consecutive Year

Effort Will Raise Funds & Awareness for Cancer Research



Belmar, NJ – This week the team at NCOIL's National Headquarters had their last shave as they gear up for the fight against cancer by participating in "No-Shave November" for the eleventh consecutive year.

NCOIL CEO Will Melofchik said, "I am proud that team NCOIL is once again continuing our tradition of participating in No-Shave November and supporting an important cause. This month serves as a great opportunity to do our part to help fight this disease that affects so many individuals, families, and communities across the country. A few years ago, one of my sisters was diagnosed with breast cancer. She luckily was able to courageously defeat it and is doing great with her family. No-Shave November has meant even more to me and my family these past few years."

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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

NCOIL Staff to Participate in "No-Shave November" for Eleventh Consecutive Year (cont'd)

No-Shave November's mission is to raise funds for cancer research and treatment, and to educate the population about preventive measures. Starting with the surviving children of one father who died of cancer in November 2007, the movement has since spread around the globe. Participants put down their razors for the 30 days of November each year to join the fight against cancer. This year, NCOIL Support Services will make contributions to the Melanoma Research Foundation (MRF) and the Prostate Cancer Foundation (PCF).

The MRF is the leading melanoma community to transform melanoma from one of the deadliest cancers to one of the most treatable. Melanoma diagnoses are increasing at staggering rates, claiming over 8,000 American lives every year. It is the deadliest form of skin cancer. However, nine out of ten cases are considered to be preventable. The MCF's mission is to eradicate melanoma by accelerating medical research while educating to and advocating for the melanoma community.

The PCF funds the world's most promising research to improve the prevention, detection, and treatment of prostate cancer and ultimately save patients' lives. Right now, one man dies every 17 minutes from prostate cancer in the United States. PCF's goal is to end all deaths from prostate cancer by raising awareness and funding urgent cutting-edge research.

The No-Shave November campaign has successfully raised millions of dollars to combat this disease. Every dollar raised brings us one step closer in our efforts to fund cancer research and education, help prevent the disease, and aid those fighting the battle.

More information on No-Shave November can be found at:
https://no-shave.org/

More information on the Melanoma Research Foundation can be found here:
https://melanoma.org/

More information on the Prostate Cancer Foundation can be found here:
https://www.pcf.org/

NCOIL Submits Comments on U.S. Senate Committee on Finance's RFI "Health Coverage That Works for Everyone"

The National Council of Insurance Legislators (NCOIL) submitted a comment letter on the U.S. Senate Committee on Finance's request for information "Health Coverage that Works for Everyone."

The comments focused on NCOIL's support for amending the Employee Retirement Income Security Act of 1974 (ERISA) to add a statutory waiver provision so that the protections set forth in state health insurance laws and regulations apply to all health insurance plans—including self-insured plans.

A full copy of the letter can be viewed here.



2026 Summer National Meeting Minutes 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

NCOIL Recognizes Cybersecurity Awareness Month

Emphasizes the Necessity of Taking Precautions to Stay Safe Online

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) is proud to highlight October as the 23rd annual "Cybersecurity Awareness Month." This initiative, spearheaded by the Cybersecurity and Infrastructure Security Agency (CISA), aims to provide resources and tools to protect consumers and businesses from cyber attacks.

"With cyber incidents continually making headlines, now is a good time to highlight the importance of taking proactive steps to protect ourselves online," said Sen. Paul Utke (MN), NCOIL President. "Cybersecurity affects everyone, from individuals and families to businesses of all sizes, and staying protected requires ongoing attention. I encourage everyone to review their online security practices, keep devices and software up to date, and remain cautious of suspicious messages. Small steps like these can go a long way toward keeping personal information safe."

NCOIL CEO Will Melofchik said, "Good cybersecurity habits start with simple, everyday actions. Creating strong, unique passwords, limiting the personal information we share, and being mindful of what we click can help reduce the risk of online threats. With so much of our daily lives taking place online, protecting our digital information is just as important as securing our homes and other personal belongings. We at NCOIL also encourage consumers to take at the growing cybersecurity insurance market to see what type of coverage makes sense for their goals and budget. This market has grown steadily throughout the past years in response to increased risk, so more coverage options are available than ever."

Additional information and resources about Cybersecurity Awareness Month can be found at https://www.cisa.gov/cybersecurity-awareness-month.

REGISTRATION FOR NCOIL ANNUAL MEETING IS 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



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	-	12:45 PM
The Institutes Griffith Foundation Legislator Luncheon	12:45 PM	-	2:00 PM
Workers' Compensation Insurance Committee	2:00 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	-	10:45 AM
Networking Break	10:45 AM	-	11:00 AM
NCOIL-NAIC Dialogue	11:00 AM	-	12:15 PM
Luncheon with Keynote Address	12:15 PM	-	1:45 PM
General Session	1:45 PM	-	3:15 PM
Networking Break	3:15 PM	-	3:30 PM
Joint State-Federal Relations & International Insurance Issues Committee	3:30 PM	-	5:00 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