



DCIF July & August 2025 Update

I. Recurring and Upcoming Events:

A. Mon., Aug., 11th, 4:00-6:00 – State Insurance Trades’ NAIC Reception; The Minneapolis Club, 7292 2nd Ave. S.; Minn., MN 55402;

B. Weds., Aug 20th, 10:30-12:00 – DISB Full IAC Meeting; DISB, 1050 1st St., NE (remote access details circulated by DISB);

C. Monthly D.C. Insurance Professional’s ‘Gathering’ – Last Thurs. of every month when Congress in Session. Tent., Sept. 25th ; Oct. 30th; Jan. 29th; etc. – The Henri, 1301 Pennsylvania Ave., N.W., entrance on 13th St., between E & F Sts., N.W. Note: this invitation is not organized by the DCIF and can change. Please do not make plans to travel for this event without confirming in advance.

D. Tues., Sept. 30th; 4:00-5:30 – DCIF Annual Meeting, The Willard Office Building (1455 Pennsylvania Ave., Suite TBD – entrance on F St., at 14th St., N.W.);

E. Tues., Sept. 30th; 6:00-8:30 – DCIF Legislative Reception, The Crystal Room, The Willard Hotel (1401 Pennsylvania Ave., N.W.)

F. Weds., Oct. 1st; 11:00-12:00 – DISB IAC L&H Committee Meeting, DISB; 1050 1st St., NE; (remote access details circulated by DISB).

II. 2025 DCIF Hybrid Annual Members’ Meeting; Tues., Sept. 30, 4:00-5:30
– The DCIF Annual Members’ meeting is scheduled for Tues., Sept., 30th at DCIF’s offices (1455 Pennsylvania Ave., NW, entrance on F at 14 Sts, NW.). Hybrid access details will be added to your calendar.

III. DCIF Legislative Reception, The Willard Hotel, Tues., Sept. 30, 6:00-8:30
– Following DCIF’s Annual Members’ meeting, DCIF will host our annual

Legislative reception at the Willard Hotel (1401 Pennsylvania Ave., NW). Commissioner Woods is confirmed to join the reception. Please share this invitation with anyone in your organization who would like to attend.

- IV. **2025 DCIF Legislative Reception Sponsorships** – DCIF is appreciative that Member sponsorships offset 1/3 of the cost of DCIF’s 2024 Legislative Reception. Please advise if your organization is willing to sponsor at any of the following levels:

2025 Platinum Sponsorship – \$2,500

2025 Silver Sponsorship – \$1,000

2025 Sponsorship – \$500

V. **DCIF July & August 2025 Policy Update**

After the longest budget process in memory, the D.C. Council finally completed the FY26 budget process on Mon., July 28th. While the Council normally recesses from July 15th – Sept. 15th, the Council remained in session after the completion of the budget process to hold hearings and an initial vote on legislation related to the return of the Washington Commanders to the RFK Stadium Campus. The Council held that initial vote on Friday, August 1st, then recessed until September.

This extraordinary series of budget and related activity means that the Council has had little attention for substantive, insurance-related legislation and will not pay such attention until after the summer recess. DISB is moving ahead with several initiatives highlighted during recent IAC committee meetings and detailed, below.

This update includes the following:

- 1) B26-0323, Autonomous Vehicles Amendment Act of 2025;
- 2) B26-0061, Parity in Workers’ Compensation Recovery Act of 2025;
- 3) DISB IAC Unintentional Bias WG;
- 4) Adjacent & Adjoining Properties’ Regulations;
- 5) DC DOT EV Charging Cord Coverage;
- 6) DISB Pet Insurance Draft Legislation;
- 7) DISB Actual Cost Value (ACV) Bulletin Draft;
- 8) Annuity Suitability Rulemaking;

- 1) **B26-0323, Autonomous Vehicles Amendment Act of 2025** – Following many years of the District exploring the use of autonomous vehicles, the Chair of the Committee on Business & Economic Development introduced legislation that amends the Autonomous Vehicle Act of 2012 to establish a framework for autonomous vehicle operation, including commercial operations, within the District. Lines 154-159 of the legislation address insurance, as follows:

“Sec. 4d. Insurance. 155 (a) Before operating a fully autonomous vehicle on public roads in the District without a human driver, a person shall submit proof of financial responsibility satisfactory to the Department that the fully autonomous vehicle is covered by insurance or proof of self-insurance that satisfies the requirements of applicable Chapter 13 of Title 50 of the D.C. Official Code 159 (D.C. Official Code § 50-1301.01 et seq.)”.

- 2) **B26-0061, Parity in Workers’ Compensation Recovery Act of 2025** – A cycle of emergency and temporary versions of this legislation has been introduced over several Council sessions. Then, in quick succession, the legislation was marked-up and made it through second reading in less than six weeks this summer. Pending the Congressional lay-over period, as enacted, “the legislation would provide that the payment or award of compensation under the workers’ compensation law of any other state shall not bar a claim for compensation under the District’s workers’ compensation law for the same injury or death. Any such award by the District shall be reduced by the amount of compensation received or awarded under the workers’ compensation law of any other state.”
- 3) **DISB IAC Unintentional Bias WG** — We continue to await DISB’s scheduling of the next meeting of the IAC Unintentional Bias Report WG. DISB confirmed that the contracting process for an outside vendor to assist with this project is complete, but provided no additional details. Informally, DCIF understands that the new contract is with DISB’s prior ‘Unintentional bias’ contractor, the O’Neil Risk Consulting & Algorithmic-Auditing (ORCAA). Likewise, DISB has contacted some insurers with questions about an additional data call.
- 4) **Adjacent & Adjoining Properties’ Regulations** – **Nothing New to Report.** The joint P&C trades met with DOB on April 3rd with APCIA pointing out that prior incidents may have resulted from an exclusion that prohibited coverage for

adjacent and adjoining properties. DISB continues to work with DOB to develop implementing regulations.

- 5) **DC DOT EV Charging Cord Coverage** – **Nothing new to report.** The DC Department of Transportation announced new guidance encouraging insureds to take steps to assure that homeowners, landlord, condo. and tenant coverage includes at least \$1 million coverage for EV charging cords. APCIA and DCIF submitted comments to DISB on this topic on April 30. DISB has received no additional information about DOT's guidance. DCIF will confirm with DISB whether DISB would like DCIF to engage DOT directly.
- 6) **DISB Pet Insurance Draft Legislation** – **Nothing new to report.** At DCIF's suggestion, DISB has been evaluating the NAIC Pet Insurance Model Act. DISB scheduled an initial call with DCIF and DCIF member, the North American Pet Health Insurance Association (NAPHIA) to discuss DISB's draft revision of the NAIC model, on Thurs., May 8th. DISB identified as many as ten revisions it is considering as a result of the ongoing communications.
- 7) **DISB Actual Cost Value (ACV) Bulletin Draft** – **Nothing new to report.** DISB circulated a draft ACV Bulletin with the April 9th IAC agenda. The bulletin would prohibit the depreciation of labor and taxes for ACV calculation. APCIA, DISB and NAMIC all submitted comments opposing adoption of the bulletin (DCIF comments, attached). DISB thoughtfully discussed those objections during the May 25th IAC P&C meeting suggesting DISB may not follow through with the bulletin. However, at the end of the discussion, Assoc. Commiss. Barlow indicated that DISB expects to implement the bulletin as originally circulated, explaining that depreciation of labor and taxes would not be permitted in adjusting RCV claims. DCIF will inquire whether DISB would be willing promulgate the content of this bulletin through formal rulemaking.
- 8) **Annuity Suitability Rulemaking** – **Nothing new to report.** Rulemaking to comply with an NAIC Annuity Suitability Model required by the Dodd-Frank Act (DFA) has finished its OAG review and been forwarded to the Mayor's office before anticipated publication in the D.C. Register.

Next Meeting: Fri., Sept. 12th, 1:00-2:30