

a major document. Thank you again.

SPEAKER BARRETT: Thank you. Senator Wehrbein.

SENATOR WEHRBEIN: Mr. President and members, I would just like to ask Senator Landis another question,...

SPEAKER BARRETT: Senator Landis.

SENATOR WEHRBEIN: ...I previously discussed this a little bit with him, as to how this relates to the state, let's say surrounding states, or within the industry, the time frames. I am particularly looking at your sheet on consumer, as a matter of interest to the consumer, the filing dates, 30-day notice, for example, of nonrenewal on health and accident insurance, how this relates to any of our surrounding states? Is this a modest proposal, a reasonable proposal as compared to other areas of the law?

SENATOR LANDIS: Thank you. An excellent question, Senator Wehrbein, I will do my best to respond. States regulate insurance under their own power and under their own authority and actually it is kind of remarkable in that it is probably the largest of the industries that the states regulate without a whole lot of federal intervention. So there is a checkerboard out there between states. The way that they normally try to move towards uniformity is by following model suggestions from the Association of Insurance Commissioners. Bill McCartney in this state, his corresponding person in other states meet together quite regularly. They have task forces and study groups. They draw up model bills that they think will work well for insurance regulation and they circulate it among their own number. They get drafted down to the Legislatures and then passed into law and sometimes changed, but there is a rough sense of uniformity through this network of insurance commissioners. The provision that you pointed out is a model provision from the NAIC. Over and over again in our descriptions and what we ran into with the provisions that are in this bill was the attempt of incorporating model NAIC language. So there is an attempt to be uniform. Does it bring us into conformity with surrounding states? Well, each state is sufficiently different, Roger, that I couldn't promise you that there is that much uniformity in the industry. I would say that it certainly makes us much more contemporaneous than our 1913 law or the obsolescences that have worked themselves into it.