

MINUTES

MONTANA HOUSE OF REPRESENTATIVES 52nd LEGISLATURE - REGULAR SESSION

COMMITTEE ON BUSINESS & ECONOMIC DEVELOPMENT

Call to Order: By CHAIRMAN BOB BACHINI on January 22, 1991, at 8 a.m.

ROLL CALL

Members Present:

Bob Bachini, Chairman (D)
Sheila Rice, Vice-Chair (D)
Joe Barnett (R)
Steve Benedict (R)
Brent Cromley (D)
Tim Dowell (D)
Alvin Ellis, Jr. (R)
Stella Jean Hansen (D)
H.S. "Sonny" Hanson (R)
Tom Kilpatrick (D)
Dick Knox (R)
Don Larson (D)
Scott McCulloch (D)
Bob Pavlovich (D)
John Scott (D)
Don Stepler (D)
Rolph Tunby (R)
Norm Wallin (R)

Staff Present: Paul Verdon, Legislative Council
Jo Lahti, Committee Secretary

Please Note: These are summary minutes. Testimony and discussion are paraphrased and condensed.

Announcements/Discussion: CHAIRMAN BACHINI said the committee would hear HB 223, SB 45, SB 16 and would postpone hearing HB 261 to a later date.

HEARING ON SENATE BILL 16

Presentation and Opening Statement by Sponsor:

SEN. GAGE said this bill comes from the State Auditor. In the Senate conflicting testimony was heard in regard to Section 19 so it was decided to remove that section. They requested a committee bill to deal with the preferred provider section. The old Section 19 is stricken and subsequent sections are renumbered. A couple other changes were made in the Senate but were not very significant.

Proponents' Testimony:

Dave Barnhill, Deputy Commissioner of Insurance, provided written testimony. EXHIBIT 1. Senate Bill 16 is a housekeeping bill for the Montana Insurance Department.

Stanlee Dull, Secretary of Montana Comprehensive Health Care Association, spoke on SB 16 and presented written testimony. EXHIBIT 2.

Steve Brown, Blue Cross/Blue Shield of Montana, said they support SB 16 as amended and thanked the Commissioner's office for working out the amendments with them. An amendment is on page 22, line 16. As Mr. Barnhill suggested, it should read "require the policies issued to people residing in Montana at one time and subsequently moving to another state will be controlled by the minimum requirements of the Montana law". He did not feel the language accomplishes that objective and felt the language could be construed to mean that the law of the state to which the individual moves becomes the controller. He suggested an amendment which he had checked with the other parties involved, but did not have it written up. The section should read "Conformity with Montana statutes. The provisions of this policy conform to the minimum requirements in Montana law and control over conflicting statutes of any state in which the insured resides on or after the effective date of this policy." This would avoid a situation where someone in Montana buys a policy, but before the policy is actually issued, moves to a state where the benefits were less. The employee was insured in Montana under Montana requirements and should receive the full benefits. Conversely, the insurance company does not want to be put in the position where if an insured moves to some other state and the benefits are double what he is being charged a premium for in Montana, the insurance company might not be able to adjust the premium. If this change is made it should also be made in Sections 23, 24, and 25.

Jacqueline Terrell, American Insurance Association, said they support the property and casualty portion of this bill and specifically support the amendment Mr. Barnhill suggested.

Questions From Committee Members:

REP. ELLIS asked if this meant more clarification for the insured rather than the insurer. SEN. GAGE said not necessarily, there is clarification for the insurer as well.

REP. ELLIS asked SEN. GAGE if most of the changes are to protect the consumer. SEN. GAGE said it does not do a lot for consumer protection, but to the extent they clarify this, it would provide consumer protection. Most of the bill is not very substantive but deals more in the line of clarification of statutory items where people have some concerns about the interpretation.

Closing by Sponsor:

SEN. GAGE concurred with the amendments and had no further closing remarks. REP. PAVLOVICH concurs with the amendment, and hoped it would keep lawyers out of the courts. He will carry SB 16 on the House floor.

HEARING ON SENATE BILL 45Presentation and Opening Statement by Sponsor:

SEN. BOB BROWN, Senate District 2, said SB 45 was drafted at the request of the Board of Realty Regulation. The bill changes existing law by establishing reciprocal agreements with other states regarding realty licensing. There is new language on page 2 which makes it clear that the bill applies to both those having a broker's license and a salesperson.

Proponents' Testimony:

Marcia Allen, Montana Board of Realty Regulation, said she is a licensed real estate broker. This bill gives the Board of Realty Regulation the authority to enter into agreements for reciprocal licensing with other states. The Board is interested in entering into agreements that will allow Montana licensees to cross state lines, obtain a realty license and work in those states without the requirement of retesting or additional education. Montana would consider other states' licenses equal to ours and would reciprocate with our licensing.

Brendan Beatly, Montana Association of Realtors, said SB 45 will benefit the industry. He expressed support.

Questions From Committee Members:

REP. DOWELL asked if the regulations to become a realtor or get a real estate license are generally consistent from state to state or is there disparity? Ms. Allen said they are quite consistent but Montana probably has less stringent requirements than most states.

REP. LARSON asked if you are a broker and the State of Montana has different brokerage regulations, how does that relate to a two year experience factor? Will that broker be licensed if he is only here for six months after being in Idaho? Ms. Allen said if a person is a broker in Idaho he would be recognized here, but a contractual agreement has to be entered into with the other state.

REP. LARSON asked if this legislation passes will Montana be able to enter reciprocity agreements with the states you are considering? Ms. Allen answered the most interest is with South Dakota. REP. LARSON asked about North Dakota, Wyoming and Idaho. Ms. Allen said the Board will negotiate with their boards.

REP. HANSON asked if he had heard Ms. Allen say they would not have to comply with the continuing education requirements? Ms. Allen said yes they would have to continue education because they have continuing education requirements in the state in which they reside.

REP. ELLIS said he had seen listings by Montana brokers for Wyoming property. How do they handle that now? Ms. Allen said they have a cooperative agreement with the out-of-state broker. The other broker would have to handle the business in that state.

REP. LARSON asked for clarification on the agreement and was told the broker in Montana had to find a Wyoming broker to work with him.

REP. KNOX asked if realtors would be able to obtain listings in another state. Ms. Allen answered only if an agreement is in place in that particular state.

REP. STEPPLER asked if we had an agreement with California or another state, would there be any loss to local realtors if they were handling those sales? Ms. Allen said right now they are working with an out-of-state broker on the properties in that area. That broker is finding a broker to cooperate in the sale.

REP. ELLIS said in his area there are agreements locally and with other communities to list property once and one broker in that group of brokers gets the listing. Would that facilitate out-of-state agreements of that nature? Ms. Allen answered that an agreement of that sort would be up to the individual local brokers. As long as he would join and meet the requirements set up by their bylaws he would probably be able to do that.

REP. LARSON asked if listing fees are negotiable in Montana. Ms. Allen answered yes. REP. LARSON asked if that would stand in other states and Ms. Allen answered yes.

CHAIRMAN BACHINI, referring the question to SEN. BROWN, said that REP. STEPPLER had posed a good question on whether or not this would take business away from areas where there is a lot of real estate moving and a lot of it being bought from the California area. Would that hurt the local real estate agents or brokers? SEN. BROWN said this bill would make it possible for real estate brokers in Montana to sell in other states. Most states have adopted this legislation. Montana is one of a handful that still has not done so and therefore is at a disadvantage in doing business with another state.

Closing by Sponsor: SEN. BROWN closed.

CHAIRMAN BACHINI said REP. LARSON would carry Senate Bill 45 in the House.

HEARING ON HOUSE BILL 223Presentation and Opening Statement by Sponsor:

REP. LEE, HD 49, said HB 223 is here at the request of the Department of State Lands (DSL) and is supported by wood products groups. It would eliminate the requirement that the Scribner Log Scale be used by DSL for measuring volume of state timber sales.

Proponents' Testimony:

Jeff Jahnke, Chief of Maintenance, Forestry Division, DSL, said the law currently requires them to measure all timber sold in board feet using the Scribner Log Scale. Sales include products that aren't saw logs and are not best measured using the board foot Scribner rule. Pulp is sold by the ton or cord, firewood is sold by the cord, house logs are sold by the piece and the length and these are not easily converted to board feet using the Scribner rule, and it does not really represent the true value. DSL would like to retain the option of using whatever measure indicates the best value of the products. It would continue to use the Scribner boardfoot rule to measure saw logs, but would not have to measure and convert products like pulp.

Questions From Committee Members:

REP. KNOX asked (on the application) what type of scale is used for peeler logs, and Mr. Jahnke said they normally use the Scribner rule and would continue to do so. There has been some discussion about using cubic feet, but the Scribner boardfoot measure would continue to be used.

REP. KNOX said it was his understanding the Scribner Log scale, based on the saw log, would give someone bidding on the sale for another purpose, a somewhat unfair advantage over someone bidding on saw logs. Mr. Jahnke said the value of the log as a peeler is higher because more of the log is utilized than when sawed for boards.

REP. BENEDICT asked if any efforts are being made to standardize the industry. Mr. Jahnke said there has been discussion about using the standard term of cubic feet. The sale or exchange value would be based on that volume. That's been in the evaluation stage for a long time. There has been discussion about the Forest Service using the cubic foot standard, but no decisions have been made. Even with determining a common measure, predicting future products is difficult.

REP. BENEDICT said getting everyone together to set a common standard would help. Mr. Jahnke said that would be valuable. In order to compete, there must be comparisons, so the market itself has agreed on some standards.

Closing by Sponsor:

REP. LEE acknowledged some of the concerns REP. BENEDICT raised. There is no opposition from either the logger or product side of this issue.

EXECUTIVE ACTION ON HOUSE BILL 223

Motion: REP. STELLA HANSEN moved HOUSE BILL 223 DO PASS.

Discussion:

REP. BENEDICT said he had no opposition to the bill but would like to see some standards set.

REP. LARSON said the Environmental Quality Council (EQC) has a study on log scaling methods in Montana which will be part of the basis for future adjustments to the scaling fees in Montana. This affects only state lands.

REP. STELLA JEAN HANSEN asked what is used on private lands? REP. BENEDICT said they are starting to use cubic foot and ton measurements.

REP. ELLIS said he recently sold a small tract of private timber that borders state land and that sale was regulated by DSL.

REP. BENEDICT said he supported the bill. DSL now looks at private timber owners as a potential resource and will help them to put up log sales in this time of scarce logs. They also want to give the owners all the flexibility possible in measurement of the volume of timber.

Vote: HB 223 DO PASS with REP. STEPPLER voting no.

EXECUTIVE ACTION ON SENATE BILL 45

Motion: REP. WALLIN moved SB 45 BE CONCURRED IN.

Discussion:

REP. STEPPLER said he was concerned about realtors losing business in Montana. Realtors want to be able to sell land in other states but Montana could be a special market for other states. Bigger cities have people who are looking for places to go--especially Western Montana.

REP. STELLA JEAN HANSEN mentioned her oldest son is a real estate broker and is now able to deal with out-of-state salesmen by handling the sale himself. HB 223 seems to be an accommodation for people so they can deal through a broker with their client if they are from California. This should make it easier to bring a contract to term by having a broker help on the other end.

REP. BENEDICT said he did not know if the merits of the bill

should be decided based on protectionism. With the free market, unless we can protect everyone, we cannot protect certain segments of the economy.

REP. LARSON said he wished to argue two points in favor of the bill. One was to be able to enter into reciprocal agreements as stated in the bill; and two, if more Montana property is on the market, there would be more interrelationship. We want to enhance that market.

REP. SONNY HANSON said reciprocity is needed and to remember that a realtor in Montana cannot get a license in Wyoming because one of the requirements in the licensing procedure is residency. We do not have residency in the other states, so the only way our realtors can sell property and become licensed is through reciprocity.

REP. STELLA JEAN HANSEN said over the years many reciprocity bills have been introduced. Montana is rather snobbish about reciprocity, and every time this is done, someone is disenfranchised. Reciprocity does not hurt anyone.

CHAIRMAN BACHINI reminded the committee that **Ms. Allen** had told them that other states' requirements are much stricter than Montana's so we should be safe in that area.

REP. KNOX said in regard to out-of-state competition it would appear that the values our hometown realtors have they will still have. They are on the scene and know the people listing property. They have an obvious advantage over any out-of-state realtor.

REP. ELLIS said where they are not competitive, it still favors the seller of the property because they can do the best job for all parties.

VOTE: SB 45 BE CONCURRED IN. Motion carried unanimously. **REP. LARSON** will carry the bill in the House.

Announcement: **CHAIRMAN BACHINI** said Executive Action on SB 16 will be held until the amendments are received. **REP. PAVLOVICH** wants to be recorded as voting aye on SB 45 and HB 223. Tomorrow, January 23, the committee will hear HB 235 and HB 248. Apparently it was not clear on the issue of Border Crossing Fees, whether this Committee took a vote in favor of drafting a resolution discouraging imposition of such fees. He called for a vote.

VOTE: Those in favor of having **Mr. Verdon** draft a resolution discouraging border crossing fees. Motion carried unanimously by those present.

REP. SCOTT asked if this is a resolution against it. **CHAIRMAN BACHINI** said this resolution would discourage border crossing fees. He asked **REP. SCOTT** to get information for **Mr. Verdon** with

regard to the amount of business the Canadians provide. He said he had called three of the Montana Congressional delegation to let them know this Committee was interested in presenting a resolution discouraging the proposed fees. It is understood this is a pilot project, but it is felt it would be harmful to ongoing trade between Canada and the United States.

REP. SCOTT said Canada just passed a 7% nationwide sales tax yesterday on all goods and services in Canada. We don't want to discourage people from coming to Montana to spend their money.

ADJOURNMENT

Adjournment: 10:15 a.m.

Bob Bachini

REP. BOB BACHINI, Chairman

Jo Lahti

JO LAHTI, Secretary

BB/jl

Jo Latti

1/22/91

HOUSE STANDING COMMITTEE REPORT

January 22, 1991

Page 1 of 1

Mr. Speaker: We, the committee on Business and Economic Development report that House Bill 223 (first reading copy -- white) do pass.

Signed: _____

Bob Bachini
Bob Bachini, Chairman

Jo Lanti

100-
11-11

HOUSE STANDING COMMITTEE REPORT

January 22, 1991

Page 1 of 1

Mr. Speaker: We, the committee on Business and Economic Development report that Senate Bill 45 (first reading copy -- white) be concurred in .

Signed: *Bob Bachini*
Bob Bachini, Chairman

Carried by: Rep. Larson

January 22, 1991
House Business and Economic Development Committee
Senate Bill 16, An Act to Generally Revise Insurance Laws
David Barnhill, Deputy Insurance Commissioner

Good morning, I'm Dave Barnhill, Deputy Commissioner of Insurance. I am representing Andy Bennett, State Auditor and Commissioner of Insurance, in support of SB 16. SB 16 is a housekeeping bill for the Montana Insurance Department.

Section 1. This section deletes the de novo requirement on appeals from orders of the commissioner. The change is at line 14 of page 3. This change would allow the court to review the matter based on the record developed at the administrative level instead of having a new trial. This will save the courts and agency time and expense and bring the Department into line with the appeals process taken from other state agencies.

Section 2. The change is at lines 22 and 23 of page 4. This section separates property/casualty and life/health premium tax bases to take into account different accounting procedures used by the life industry as opposed to the property/casualty industry.

Section 3. The change is at line 3 of page 9. This specifies that the examination fee for a producer license would be paid to the commissioner only if the commissioner conducts the examination. Currently the commissioner contracts with a third party which charges its own examination fee to cover the administrative cost. Some applicants have erroneously believed that they must pay the \$15.00 to the Department and a fee to the third party. This is intended to end the confusion.

Section 4. The changes are at line 25 of page 11 and line 1 of page 12. This would provide that assessments upon insurers levied by government agencies other than the Insurance Department are not part of the Montana premium tax. Insurance departments in other states can now assert that assessments levied by the state workers compensation fund on private workers compensation insurers are to be included for purposes of determining the total Montana premium tax rate on these private insurers. This adversely affects the ability of Montana to collect a retaliatory tax.

Section 5. The changes are at lines 9 through 13 of page 13. This declares that domestic insurers must keep records available for inspection by the commissioner. The five year requirement would assure that the records are available during each statutorily mandated examination.

Section 6. The changes are at lines 25 of page 15 and line 1 of page 16. This would allow an interest rate of up to 10% subject to the commissioner's approval on surplus notes. The current 6% rate is not realistic under today's economic conditions.

Section 7. The changes are at lines 16 through 24 of page 17. This would make the penalties for the failure of fraternal insurers to file annual statements the same as the penalties for other insurers who fail to file annual statements on time.

Section 8. The changes at line 15 of page 18 would make explicit that a person applying for a producer license for either disability or life insurance must take the prelicensing education course.

Section 9. The change is found at line 17 of page 19. This would establish a uniform renewal date of July 1st for third party administrators.

Section 10. The change is at line 12 of page 20. This would confirm that the gender of the applicant is not to be considered when issuing annuity or pure endowment contracts.

Section 11. The change is at line 4 of page 21 and line 9 of page 21. The purpose is the same as section 10 to assure that gender is not a factor in the issuing or rating of a pure endowment contract or annuity.

Section 12. Changes in the law are at lines 18 and 19 of page 21 and lines 16 through 21 of page 22. This would require that all master group health insurance policies sold in Montana conform to the laws of Montana.

Sections 13, 14 and 15 at pages 22 through 25. The changes add the term "certificate" to various provisions of Montana's Medicare Supplement Insurance Law. These are designed to guaranty that certificate holders of Medicare supplement policies are afforded the same protection of Montana law as policyholders currently are under Montana. The Department knows of instances

where some companies have argued that certificate holders are not entitled to the protection of Montana law. This would settle that point.

Section 16. The changes in the law are at page 26. This would allow the Montana Comprehensive Health Association to immediately insure someone when it is plain that that person is otherwise uninsurable.

Section 17. The changes in the law are at lines 20 and 21 of page 28. This would prohibit a single member of the Montana Comprehensive Health Association from being able to control that association by having more than 50% of the vote on the board of directors.

Section 18. The changes are at lines 13 through 16 of page 30. This would provide that for purposes of determining assessments to the Montana Comprehensive Health Association, which are based upon premium volume of disability contracts, the assessments be based upon premium volume of true disability insurance policies.

Section 19. The changes are at page 33. The provisions that protect health care providers from termination of liability policies would be extended to alternations of the policies.

Sections 20, 21, and 22, at pages 33 through 36, would require that motor vehicle clubs must file bond or cash deposits with the commissioner rather than the State Treasurer and also that motor club licenses will be continuous rather than annual. These provisions would bring the regulation of motor clubs entirely under the jurisdiction of the Department of Insurance instead of split jurisdiction with the State Treasurer. The State Treasurer recommended these changes.

Sections 23, 24, and 25, at pages 36 and 37, would require that with respect to various lines of insurance, that when the terms of the policies conflict with Montana law, Montana law controls. Policyholders would be given, at a minimum, the protection that Montana law contemplates.

Section 26. The change is at line 10 of page 41. This amendment would provide that the commissioner's authority to regulate managing general agents is extended to those who conduct

OK 1
1-22-91
SB 16

business solely in states other than Montana. This is designed to keep Montana from becoming a safe haven for crooks who would take advantage of persons in other states.

Sections 27, 28, 29, 30, 31, and 32 at pages 42 through 52 are designed to allow all health insurers who are members of the Montana Comprehensive Health Plan to submit bids to be the lead carrier, for purposes of offering and administering the approved association plan.

Section 33. The change is at lines 5 and 6 of page 53. This will require that when the commissioner conducts administrative hearings that the rules of evidence will be used. Current practice conforms to this.

Section 34. The 1989 legislature intended that the term "producer" replace the term "solicitor" in the insurance code. In some instances it was not done. This will finish the job.

This concludes my remarks. I am available for questions. Thank you.

DB/amp(876)

January 22, 1991

SB-16

Testimony of Stanlee Dull, Secretary of Montana Comprehensive Health Association.

My name is Stanlee Dull. I am the secretary of the Montana Comprehensive Health Association and am appearing on behalf of the Board of Directors of the Association in support of the sections of SB-16 amending the law concerning the Association.

MCHA was created by the 1985 legislature to provide basic health insurance for Montana residents who are medically uninsurable. We presently insure 314 Montana residents. The association is governed by a Board of Directors who are appointed by seven participating members of the association which have the highest annual premium volume of disability (health) insurance contracts. An eighth member at large is appointed by the Commissioner of Insurance. I am the member at large and have served as such since the establishment of the association.

At the Board of Director's request the Commissioner of Insurance has submitted a number of amendments to Title 33, Chapter 22, Part 15 to resolve a number of problems with the administration of the plan. Those amendments are incorporated into the original bill and the amendments submitted by the department.

I will not attempt to discuss the amendments in detail, however, I would like to take a moment and explain why some of the amendments are necessary.

First, a number of the amendments strike the provisions in the law which provide for the submission of what is called a qualified plan by any member of the association and the approval of that plan by the insurance commissioner.

The board learned in applying this provision that there was very little interest in submission of a qualified plan by the members and that only those plans which were interested in becoming a lead carrier would submit such a plan. We felt it better for the Board to adopt a plan which is in compliance with the law, obtain the approval of the Insurance Commissioner's office and then issue a Request for Proposal to allow all members an opportunity to bid on providing this service.

Second, we discovered early that there are a number of medical conditions which make applicants uninsurable by most if not all disability insurers. The code requires that before a person can enroll in the plan, that person must have two letters of rejection by two carriers. The lead carrier's medical director identified certain common conditions which would make the member medically

uninsurable. We directed the lead carrier to accept applicants which have one or more of those conditions without the necessity of obtaining letters of rejection. The amendment concerning the waiver of eligibility in section 16 of the bill is to authorize the continuation of this practice.

Third, we identified a problem with the application of the waiver of the preexisting condition clause to certain applicants who come to the association from another plan. During the past several years some carriers have ceased doing business in Montana or become insolvent leaving their insureds without insurance and inadequate time to transfer to MCHA. The amendment proposed in Section 32 allows enrollment without a waiting period for non-elective procedures if an application is submitted within 30 days of cancellation.

Fourth, we discovered a problem with one of the minimum benefits. Section 33-22-1521 excludes organ transplants from coverage under the plan. We discovered that some experts do not consider a bone marrow transplant to be an organ transplant. The amendment in Section 33 provides that bone marrow transplants are to be treated the same as other organ transplants.

Finally, there was an initial problem determining the voting power of the various participants on the Board of Directors. One member had over 70% of the voting power based upon premium volume within the state. The Board resolved this question in its bylaws by providing that no one member cast more than 50% of the vote. The amendment proposed in section 17 formalizes that resolution.

I have attached a letter from the Chairman of the Montana Comprehensive Health Association on behalf of the directors of the association endorsing the changes to the law affecting the Uninsurable Risk Pool.

I hope you will accept the amendments as proposed. I will be happy to answer any questions or, if I am unable to answer them, the attorney for the Insurance Department is can answer questions of a technical nature.

DATE 1-22-91
SS 16

Montana Comprehensive Health Association

P. O. Box 5683
HELENA, MONTANA 59604

January 21, 1991

Representative Bob Vachini
Chairman
Business & Economic Development Committee
State of Montana
House of Representatives
Helena, MT 59620

RE: Senate Bill 16

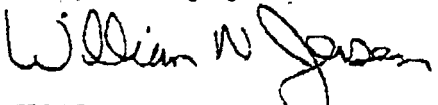
Dear Representative Vachini:

I am writing this letter on behalf of the Board of Directors of the Montana Comprehensive Health Association, an association created pursuant to Title 33, Chapter 22, Part 15, of the Laws of Montana. The Board of Directors met on January 16 and requested that I write you in support of the changes proposed by the State Auditor and Commissioner of Insurance to the law affecting the Montana Comprehensive Health Association. The Board is composed of the seven largest insurers doing business in Montana and one public member appointed by the State Auditor and Commissioner of Insurance. The Directors of the Association and the companies they represent are as follows:

- Kirk Cunningham - Principal Financial Group
- William N. Jensen - Blue Cross and Blue Shield of Montana
- Randall Jones - CNA Insurance Company
- Chester Lozowski - Bankers Life & Casualty
- Frank Parks - Mutual of Omaha
- Bruce Poulsen - Prudential
- Scott Wolfley - Federal Home Life Insurance Company

The public member is Stanlee Dull, the Director of the American Diabetes Association, Montana Division.

On behalf of the Board of Directors, I urge that you adopt the changes to Title 33, Chapter 22, Part 15, which are encompassed in Senate Bill 16.

Very truly yours,


William N. Jensen
Chairman

WITNESS STATEMENT

NAME Brendan Beatty BILL NO. 5B45
ADDRESS 208 N. Montana DATE 1/22
WHOM DO YOU REPRESENT? MT Assc. Realtors
SUPPORT OPPOSE _____ AMEND _____

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

Comments:

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 1/1/00 BY SP-1/STP/STP

1/1/00
1/1/00
1/1/00

WITNESS STATEMENT

NAME MARCIA ALLEN BILL NO. SB 45
ADDRESS 629 Helena Ave DATE 1-22-91
WHOM DO YOU REPRESENT? MT: Board of Realty Regulation
SUPPORT X OPPOSE _____ AMEND _____

PLEASE LEAVE PREPARED STATEMENT WITH SECRETARY.

Comments:

HOUSE OF REPRESENTATIVES

VISITOR'S REGISTER

Business & Econ Dev. COMMITTEE BILL NO. SB 16
 DATE Jan 22, 1991 SPONSOR(S) Senator Gage

PLEASE PRINT

PLEASE PRINT

PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	BILL	OPPOSE	SUPPORT
Tara Bannell	7 Insurance dept.	SB 16		✓
Jacqueline Terrell	Am. Ins. Assoc	SB 16		✓ w/ amends
Roger McGlenon	IIAM	SB 16		✓
Steve Brown	Blue Cross/Blue Shield	SB 16		✓
Stanlee Quin	MT Comp Health Care Assn	SB 16		✓

PLEASE LEAVE PREPARED TESTIMONY WITH SECRETARY. WITNESS STATEMENT FORMS ARE AVAILABLE IF YOU CARE TO SUBMIT WRITTEN TESTIMONY.

HOUSE OF REPRESENTATIVES

VISITOR'S REGISTER

Business & Econ Dev. COMMITTEE BILL NO. SB 45
 DATE Jan 21, 1991 SPONSOR(S) Sen. B. Brown

PLEASE PRINT

PLEASE PRINT

PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	BILL	OPPOSE	SUPPORT
Grace Berger	Dept. of Commerce	SB45		
MARCIA Allen	Mt Board of Realty Reg	SB45		

PLEASE LEAVE PREPARED TESTIMONY WITH SECRETARY. WITNESS STATEMENT FORMS ARE AVAILABLE IF YOU CARE TO SUBMIT WRITTEN TESTIMONY.

HOUSE OF REPRESENTATIVES

VISITOR'S REGISTER

Business & Econ Dev. COMMITTEE

BILL NO. HB 223

DATE Jan. 21, 1991 SPONSOR(S) Rep. Lee

PLEASE PRINT

PLEASE PRINT

PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	BILL	OPPOSE	SUPPORT
Jeff Jahnke	Dept of State Lands	HB223		X

PLEASE LEAVE PREPARED TESTIMONY WITH SECRETARY. WITNESS STATEMENT FORMS ARE AVAILABLE IF YOU CARE TO SUBMIT WRITTEN TESTIMONY.