

MINUTES

**MONTANA HOUSE OF REPRESENTATIVES
53rd LEGISLATURE - REGULAR SESSION**

COMMITTEE ON BUSINESS & ECONOMIC DEVELOPMENT

Call to Order: By CHAIRMAN STEVE BENEDICT, on February 9, 1993,
at 8:00 A.M.

ROLL CALL

Members Present:

Rep. Steve Benedict, Chairman (R)
Rep. Sonny Hanson, Vice Chairman (R)
Rep. Bob Bachini (D)
Rep. Joe Barnett (R)
Rep. Ray Brandewie (R)
Rep. Vicki Cocchiarella (D)
Rep. Fritz Daily (D)
Rep. Tim Dowell (D)
Rep. Alvin Ellis (R)
Rep. Stella Jean Hansen (D)
Rep. Jack Herron (R)
Rep. Dick Knox (R)
Rep. Don Larson (D)
Rep. Norm Mills (R)
Rep. Bob Pavlovich (D)
Rep. Bruce Simon (R)
Rep. Carley Tuss (R) ~~(D)~~
Rep. Doug Wagner (R)

Members Excused: CHAIRMAN STEVE BENEDICT

Members Absent: None

Staff Present: Paul Verdon, Legislative Council
Claudia Johnson, Committee Secretary

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

Committee Business Summary:

Hearing: HB 273, HB 371, HB 399 AND HB 449
Executive Action: HB 371, HB 449 AND HB 399

HEARING ON HB 399

Opening Statement by Sponsor:

REP. DUANE GRIMES, House District 75, Clancy, said HB 399 deals
with the Montana Comprehensive Health Association (MCHA). He

said this is important legislation which will have an impact on insurance cost, and is for the pro-insured. He said MCHA was created by the 1985 Legislature to provide health insurance for people who are medically uninsurable. He said the program was in 1987, and is one of 27 states who have this uninsurable risk pool. He said currently there are approximately 340 Montanans who have this type of insurance. This insurance is for low-income, farmers, and ranchers who cannot receive insurance from any other source. The program is funded through premiums paid for insurance policies and an assessment on all health insurance agencies doing business in the state. The plan will be governed by a board of directors, which is composed of the seven largest health insurers in Montana. He said the plan will have a consumer representative appointed by the State Commissioner of Insurance who will have oversight of the operation of the MCHA. He said the plan does have a lead carrier, which at this time is Blue Cross/Blue Shield (BC/BS), and the contract is renewed every three years. BC/BS provides administrative and managed care services. He said the primary objective of HB 399 is for clarification and the correction of problems which have come about since the MCHA started.

Proponents' Testimony:

Robert Throssell, Attorney representing the Board of Directors of the MHCA, said HB 399 will provide health care insurance for a specific group of people. It is not an encompassing plan, but will cover those with certain physical conditions which have been rejected for insurance coverage by other insurers. He said there is a premium built in to the plan which is set at a range above what the market premium would be for similar plans. He said the association has tried through the years to keep the premiums affordable. He said the benefits are paid out in excess of what the premiums have brought in during the year and is assessed on all health insurers in the state, i.e., BC/BS will make up the difference for the private carriers that pay the premium tax in the state. The assessment is offset against that premium tax and reduces the revenues from the state through the premium tax collection. He said Section 1 deals with the clarification of who is MHCA eligible and medicare eligible. He said people that are 65 years of age and older are not eligible because they are eligible for medicare. Mr. Throssell explained the proposed changes of the bill section by section. He said the new language in Section 6 addresses the need to change the Montana Medicaid Program to Public Medical Assist Programs because the SRS felt it was a more encompassing term. He presented proposed amendments to change the language. EXHIBIT 1

Stanlee Dull, public member of MCHA, distributed the annual report of the MCHA. She said the pool addresses many of the peoples' needs, but it is not the answer to everyone's needs. Until something better comes along, it has helped in one way or another for the 350 members that are on the plan at this time. EXHIBIT 2

Opponents' Testimony:

Carol Roy, representing Montana Insurance Department, She is also the compliance specialist in the office. She said the department does not have a problem with most of the changes, but stressed that the bill needs to be carefully considered because of the repeal of 33-22-113 in the corresponding section of the Health Service Corporation Code. She said the reason for the MCHA was to change the situation with medicare and medicaid patients. She said that people who become ill and do not have any coverage can apply for social security until medicaid can take over. She said open enrollment will not work in the method described in this bill. She said without the passage of another bill in the committee on the supplement for medicare reform for Montana, there cannot be any open enrollment. There are 123 companies that sell medicare supplements in Montana, but only two companies who offer one policy each to people on medicare supplement under the age of 65 years of age. She suggested an amendment to allow the MCHA to work as a medicare supplement for those that are on medicare. Ms. Roy said there is a problem with the eligibility for medicaid. Under the current budget crunch, if people are taken from the MCHA and placed into medicaid there would be an increase in the rolls of medicaid and the department's expenses from the general fund money.

Questions From Committee Members and Responses:

REP. KNOX asked Stanlee Dull what the impact would be for the program on the premium tax? Ms. Dull said the impact comes from a premium offset. When there is a shortage in the expenses where the premium was covered, than the insurance companies that insure disability insurance in Montana are exempt, and the money that the company pays is offset by the premium offset.

Closing by Sponsor:

REP. GRIMES closed. He said HB 399 is preventative maintenance for those people who are not qualified for other insurance and are dumped into the state plan that was originally set up to take care of these people. He urged the committee to look favorably on HB 399.

HEARING ON HB 371Opening Statement by Sponsor:

REP. LINDA NELSON, House District 19, Medicine Lake, said HB 371 is a request from the Department of Commerce and the Board of Public Accountants. It revises the examination standards for licensed public accountants.

Proponents' Testimony:

Shirley Warehime, Chairman of the Board of Public Accountants, said on behalf of the public accountants they support HB 371. Ms. Warehime presented written testimony to the committee showing the proposed changes for the current law. EXHIBIT 3

Clayton Sheets, Montana Society of Public Accountants (MSPA), said he and the MSPA concur with HB 371, and urged the committee to give it a do pass recommendation.

Opponents' Testimony:

None

Questions From Committee Members and Responses:

REP. LARSON asked Shirley Warehime to explain what a U.S. Treasury Card is? Ms. Warehime said the Internal Revenue Service issues treasury cards to individuals who successfully pass their examination. She said attorneys and CPAs are granted privileges of the treasury card by virtue of the fact of what they are.

REP. DAILY asked Shirley Warehime if the test is made more difficult for college students to pass? Ms. Warehime said the intent is to not make it more difficult than it already is.

Closing by Sponsor:

REP. NELSON closed.

EXECUTIVE ACTION ON HB 371

Motion: REP. PAVLOVICH MOVED HB 371 DO PASS.

Discussion: None

Motion/Vote: REP. DAILY called the question. Voice vote was taken. Motion carried unanimously.

Vote: HB 371 DO PASS. Motion carried 17 - 0.

HEARING ON HB 449

Opening Statement by Sponsor:

REP. VIVIAN BROOKE, House District 36, Missoula, said HB 449 will clarify the exemptions for farmers' markets. It defines farmers' markets on page 2, and clarifies exemptions from licensure on page 4. She said the Department of Health and Environmental Sciences(DHES), will have some comments on this bill. The

department changed some of the practices that the farmers' market in Missoula had been operating under. She said there was some controversy and confusion in Missoula regarding farmers' markets and felt if it was brought into law, they could come to some consensus of finding some exemptions for licensing the people that participate in the farmers' market.

Proponents' Testimony:

William Morrison, Missoula Farmers' Market, said he is engaged in farming, mainly vegetables, and also raises honey. His method of distribution is retail using the farmers' market. He said there are two issues in HB 449: 1) current law was written before the concept of the farmers' market and needs to be clarified; and 2) the DHES. He received a letter from the department stating he had to purchase a \$60 license to sell honey at the farmers' market, and the reason for the request of assistance from the Legislature to clarify these issues. He said the department has agreed that more research needs to be done on the issuance of licenses for the people that sell produce in the farmers' market. The amendments proposed by the department will delete honey from the farmers' market unless the farmers are licensed. He recommended to the committee to pass HB 449 with the amendments by the department and leave the honey issue out entirely for the next couple of years so the honey producers and the department can work on a compromise.

REP. RAY BRANDEWIE, House District 49, Bigfork, wanted to be on record in support of HB 449.

REP. JOE BARNETT, House District 76, Belgrade, stated his support for HB 449.

Opponents' Testimony:

Mitzi Schwab, Department of Health and Environmental Sciences (DHES), distributed amendments referred to by William Morrison in the proponents testimony, letters from the various counties throughout Montana, and her written testimony on the views by the department. She said it is not the department's intention to double regulate any product that are raw grains and vegetables. These products are either regulated through the Departments of Agriculture or Livestock, and are not areas that the DHES becomes involved with. She said it is only when a food product becomes processed or the issue of buying and selling that licensure comes under the jurisdiction of the DHES. EXHIBITS 4 & 5

Questions From Committee Members and Responses:

REP. LARSON asked Will Kessinger, Department of Agriculture, what is the dollar ceiling set by the Department of Agriculture on food growers and processing? Mr. Kessinger said under the proposed bill there will be a cap of \$15,000 before they need to purchase a dealers license.

REP. PAVLOVICH asked Will Kessinger what the fee is for a license to sell at a farmers' market? Mr. Kessinger said there is not a fee at this time.

REP. PAVLOVICH asked Mitzi Schwab if the Department of Health charges the people at the farmers' market who sell the produce? Ms. Schwab said only when they are dealing with processed food products. REP. PAVLOVICH asked if the local county health departments check on the farmers' markets? Ms. Schwab said the markets are examined periodically to check on the variety of products that are offered for sale. She said the issue is now coming out not only with the farmers' markets, but bazaars, flea markets, and other open markets where people sell a number of products, i.e., home processed sausages, baked pastries, and prepared foods.

REP. ELLIS asked Mitzi Schwab if a person wanted to sell frozen meat, or canned goods at a farmers' market, could they apply for and receive a license from the department? Ms. Schwab said if the products were jellies and jams, and other processed foods, the department would have to check the facilities, the process of the product, the way it is labeled, and if there weren't any problems, then they would issue a license. REP. ELLIS asked about a license to sell sausages. Ms. Schwab said that is under the jurisdiction of the Department of Livestock.

REP. BARNETT asked Mitzi Schwab to give her definition of processed honey and raw honey. Ms. Schwab said the bottling process is not something that occurs naturally. She said the honey is handled, processed, and placed into containers for sale.

REP. WAGNER asked Will Morrison if there are truckloads of produce shipped to the farmers' market in Missoula? Mr. Morrison said the farmers' market regulates the people that can sell from the continental divide to the Idaho boarder.

Closing by Sponsor:

REP. BROOKE closed.

HEARING ON HB 273

Opening Statement by Sponsor:

REP. ED DOLEZAL, House District 34, Great Falls, said HB 273 is about a practice that is currently going on in Montana that has a detrimental effect on one segment of small businesses. He said these small businesses are the Independent Auto Glass Dealers. He said a compromise has been reached between the motor vehicle insurance companies and the auto glass dealers while waiting out in the hall for the hearing this morning. He said the bill was a vehicle to encourage a compromise between the two industries. HB 273 has been changed dramatically, but the intent has remained the same. The biggest concern with the auto glass dealers was

addressed in Section 1 which would have prohibited the insurance companies from requiring a policyholder to use a particular company. REP. DOLEZAL explained the bill section by section.

Proponents' Testimony:

Charles Brooks, Executive Vice president of the Montana Retail Association, asked all of the Independent Auto Glass Dealers and the insurance companies that are supportive of this legislation to stand and show the committee their support for HB 273 (everyone stood). He distributed written testimony, proposed amendments, and a report on the auto glass dealers and the insurance companies. EXHIBIT 6

Steve Turkiewicz, Executive Vice President of the Montana Auto Dealers Association, said many of the members of the association have auto body shops throughout Montana. He said that Montana needs to maintain the flexibility to have that independent entrepreneur in the towns and communities of Montana. He said the association supports HB 273.

Scott Tally, Owner of Scott's Glass, Miles City, wanted to be recorded as a proponent for HB 273.

Steve Wilkinson, Northwest Glass, Billings, said he supports HB 273.

John Knox, Glass Specialist, said with the changes that have been made in the compromise, the passage of HB 273 will give the industry the right to compete again in Montana.

Roger McGlenn, Executive Director of the Independent Insurance Agents Association of Montana, said the association supports HB 273 with the amendments. He thanked the sponsor and those who helped and worked with them in the compromise of HB 273.

Tom Hodges, Compliance Specialist with the Insurance Commissioner's Office, said the commissioner's office is neutral on HB 273. He said the office was here on a non-commission basis and would answer any questions.

Rod Rick, Hi-Line Glass & Window, Havre, said he supports HB 273.

Ron Waterman, Farmers Insurance Companies, distributed the proposed amendments on the compromise between the insurance companies and the auto glass dealers. Mr. Waterman addressed the amendments and how they affect HB 273. EXHIBIT 7

Gene Phillips, National Association of Independent Insurers, (NAII), said the NAII is a trade association of over 550 property and casualty insurers who write approximately 25 percent of the auto policies. He said the association supports the bill with the amendments. He urged the committee's support in passage of this legislation.

Jacqueline Lenmark, American Insurance Association (AIA), said the association supports the amendments that have been reached by the compromise and drafted. She said the AIA recommends that HB 273 receive a do pass recommendation.

Greg Van Horssen, representing State Farm Insurance Companies, said State Farm is in support of HB 273. He said State Farm currently has 285,000 policies in force in Montana, and many are auto insurance policies. He said the bill as amended will allow the State Farm Companies to continue with their glass programs and cost of claims with a cost savings to the consumer. He urged the committee to pass HB 273.

Charles McAlpine, Glacier Glass, Cut Bank, presented written testimony in support of HB 273. EXHIBIT 8

Glen Hanley, Kalispell Glass and Door, Kalispell, faxed written testimony in support of HB 273. EXHIBIT 9

A petition was received in the committee from the auto glass dealers in Sidney, Montana in support of HB 273. EXHIBIT 10

Opponents' Testimony:

None

Questions From Committee Members and Responses:

REP. BACHINI asked Paul Verdon about the two sets of amendments that were distributed to the committee? Mr. Verdon said the amendments were prepared based on the information given him by Chuck Brooks. He said the only change not in the amendment is in Section 2, because the he did not have the information. Ron Waterman responded stating that Mr. Brooks' amendments preceded his amendments before the agreement. Mr. Waterman's amendments are the compromise between the auto glass dealers and the insurance companies. EXHIBIT 7

Closing by Sponsor:

REP. DOLEZAL closed.

EXECUTIVE ACTION ON HB 449

Motion: REP. STELLA JEAN HANSEN MOVED HB 449 DO PASS.

Discussion: REP. STELLA JEAN HANSEN moved to adopt amendments #1, #2, #4, and strike #3 on exhibit 4. She said bottled honey should be excluded from the bill. EXHIBIT 4

REP. BARNETT stated his support for the proposed amendments on the basis of the inspectors coming into his place of business to

inspect the process of the honey for cleanliness, but said they do not test the honey for impurities.

REP. STELLA JEAN HANSEN withdrew her motion, but wanted to make the motion to adopt each amendment on exhibit 4 separately. She moved to adopt amendment #1. There was discussion between the committee members and stated they did not want the amendments on the bill at all. REP. STELLA JEAN HANSEN withdrew her motion to adopt the amendments and go back to the original motion.

Motion/Vote: REP. STELLA JEAN HANSEN MOVED HB 449 DO PASS. REP. BRANDEWIE called the question. Voice vote was taken. Motion carried unanimously.

Vote: HB 449 DO PASS. Motion carried 17 - 0.

EXECUTIVE ACTION ON HB 399

Motion: REP. PAVLOVICH MOVED HB 399 BE TABLED.

Discussion: REP. LARSON said that he and members of the committee spoke with the Insurance Commissioner's office and said there are major problems with the bill. He said everyone is opposed to its passage.

Motion/Vote: The question was called. Voice vote was taken. Motion carried unanimously.

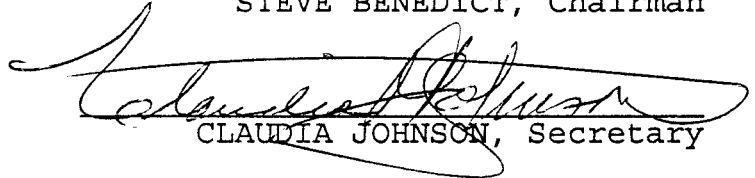
Vote: HB 399 BE TABLED. Motion carried 17 - 0.

ADJOURNMENT

Adjournment: 10:45 A.M.



STEVE BENEDICT, Chairman



CLAUDIA JOHNSON, Secretary

SB/cj

HOUSE OF REPRESENTATIVES
53RD LEGISLATURE - 1993
BUSINESS AND ECONOMIC DEVELOPMENT COMMITTEE

ROLL CALL

DATE 2-9-93

NAME	PRESENT	ABSENT	EXCUSED
REP. ALVIN ELLIS	✓		
REP. DICK KNOX	✓		
REP. NORM MILLS	✓		
REP. JOE BARNETT	✓		
REP. RAY BRANDEWIE	✓		
REP. JACK HERRON	✓		
REP. TIM DOWELL	✓		
REP. CARLEY TUSS	✓		
REP. STELLA JEAN HANSEN	✓		
REP. BOB PAVLOVICH	✓		
REP. VICKI COCCHIARELLA	✓		
REP. FRITZ DAILY	✓		
REP. BOB BACHINI	✓		
REP. DON LARSON	✓		
REP. BRUCE SIMON	✓		
REP. DOUG WAGNER	✓		
REP. SONNY HANSON, VICE CHAIRMAN	✓		
REP. STEVE BENEDICT, CHAIRMAN			✓

HR:1993

wp.rollcall.man


HOUSE STANDING COMMITTEE REPORT

February 9, 1993

Page 1 of 1

Mr. Speaker: We, the committee on Business and Economic Development report that House Bill 371 (first reading copy -- white) do pass.

Signed: _____


Steve Benedict, Chair

Committee Votes:
Yes 12, No 7.

321195SC.Wes

HOUSE STANDING COMMITTEE REPORT

February 9, 1993

Page 1 of 1

Mr. Speaker: We, the committee on Business and Economic Development report that House Bill 449 (first reading copy -- white) do pass .

Signed: _____

Steve Benedict, Chair

Committee Vote:
Yes 12, No 7.

321106SC.Hss

EXHIBIT 1
DATE 2-9-93
HB 399

HB-399

Proposed Amendments:

Page 2, Line 2: Strike: the Montana Medicaid program
Insert: public medical assistance programs

Page 3, Line 25 through page 4, line 12, strike proposed amendments

Page 5, lines 15-16:

Strike: the Montana Medicaid program
Insert: public medical assistance programs

Page 6, line 18 through page 10, line 14, strike proposed amendments

EXHIBIT 2
DATE 2-9-93
HB 399

**ANNUAL REPORT
OF
MONTANA COMPREHENSIVE
HEALTH ASSOCIATION**

JULY 1, 1991 - JUNE 30, 1992



**By: Blue Cross and Blue Shield
of Montana, Inc.**

MCHA ANNUAL REPORT

Introduction

The Montana Comprehensive Health Association (MCHA) was created by the Montana Legislature to provide coverage for minimum health care benefits for Montana residents who are either medically uninsurable or cannot obtain insurance as a standard risk.

MCHA is a nonprofit legal entity created under the provision of Montana Code Annotated Title 33, Chapter 22, Part 15, and is exempt from State and Federal taxation. The plan is governed by a Board of Directors composed of the seven members of the Association with the highest annual premium volume, derived from or on behalf of Montana residents during the previous year. One nonvoting member at large is appointed by the Commissioner of Insurance.

Blue Cross and Blue Shield of Montana acts as lead carrier for MCHA to administer the plan. As such it determines the eligibility of the applicants, collect premiums, pays claims on behalf of the Plan, and provides reports requested by the Board of Directors.

The plan has been in operation since July 1, 1987. As of June 30, 1992, the plan covers approximately 350 persons. Effective for the plan year beginning July 1, 1991, the premium rates for the Association were set at approximately 250 percent of the average rate charge by the top five carriers in the state. Montana law allows the premium rates to be between 150 percent and 400 percent of the five-carrier average.

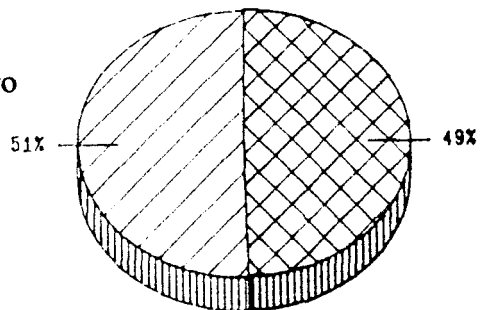
The plan is funded through premiums collected and assessments on all disability insurers doing business in Montana.

Who is Eligible?



Any person is eligible for the MCHA plan if he or she:

- is a resident of Montana,
- has been rejected or offered a restrictive rider by two insurers within the last six months or has an illness listed on the application,
- is under the age of 65, and
- is not covered by any other disability insurance, including Medicare.



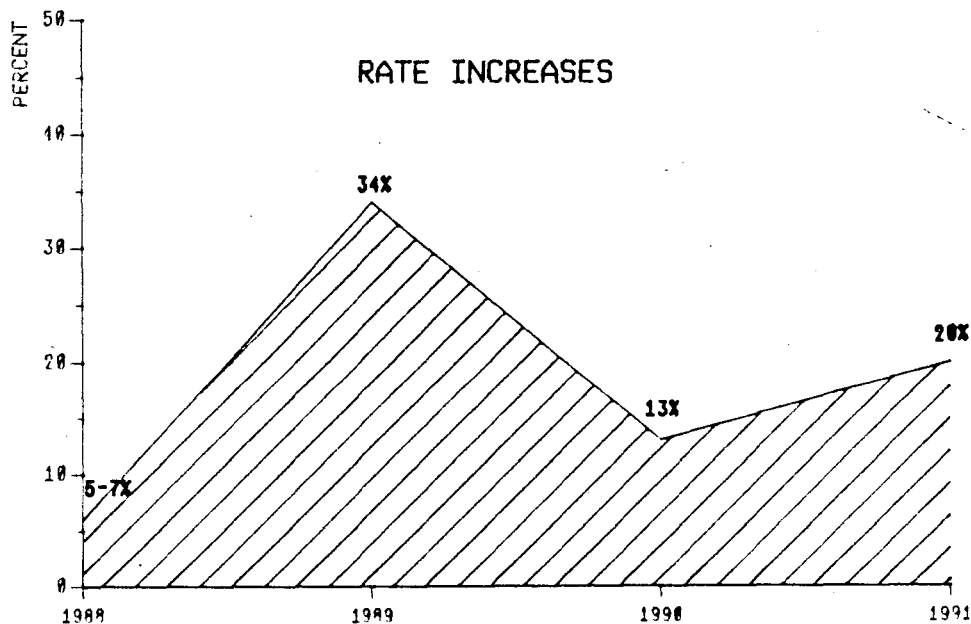
The Plan will also cover newborn children and children placed for an adoption with an MCHA member for the first 31 days.

EXHIBIT 2
 DATE 2-9-93
HB 399

What are the Rates?

The rates in effect from July 1, 1991 through June 30, 1992 were:

<u>YEARS OF AGE OF POLICYHOLDER</u>	<u>\$1,000 DEDUCTIBLE \$5,000 MAXIMUM MEMBER LIABILITY</u>
00 - 17	\$ 89.42
18 - 24	133.38
25 - 29	143.86
30 - 34	159.52
35 - 39	179.71
40 - 44	204.01
45 - 49	237.55
50 - 54	286.31
55 - 59	345.41
60 - 64	407.21



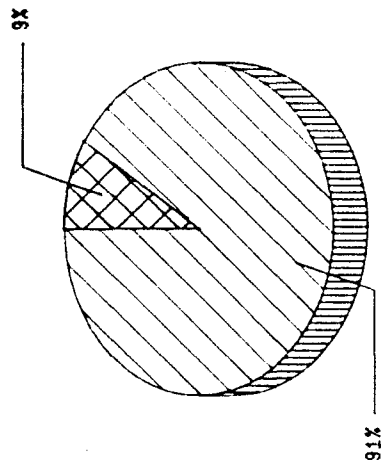
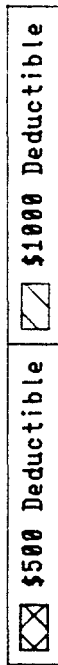
What Deductible Options are Available?

When the Plan was started in 1987, two deductibles were offered--\$500 and \$1,000. However, in 1990, the Association ceased offering the \$500 plan. As of June 30, 1992, only eight people remained on this plan.

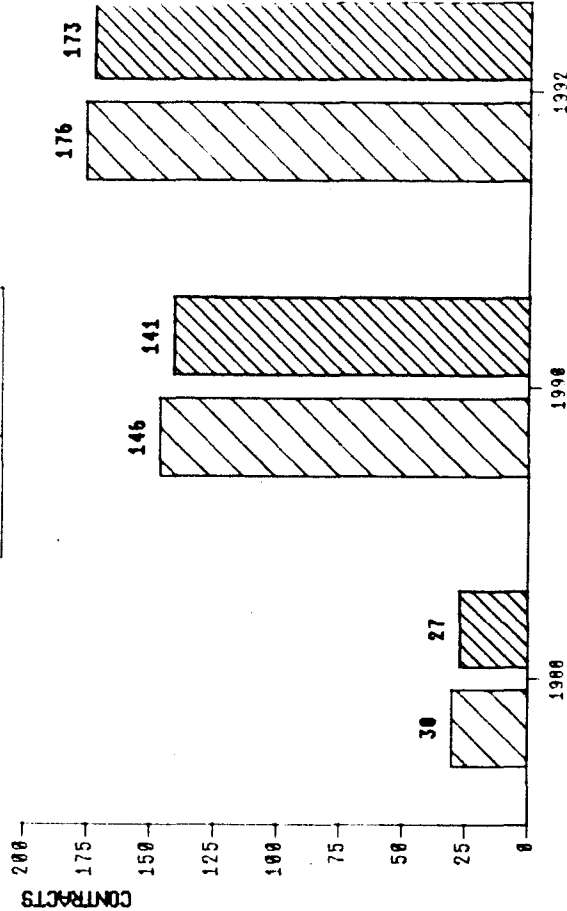
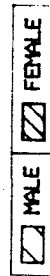
As of June 30, 1992, MCHA insured a total of 349 persons--341 on the \$1,000 deductible and 8 on the \$500 deductible plan. There is no significant difference in the gender of individuals covered; however, 39 percent of all members are over the age 50.

One year ago on June 30, 1991, the Plan insured a total of 313 persons--302 on the \$1,000 deductible and 11 on the \$500 deductible plan. At that time 38 percent of all members were over the age of 50.

MONTANA COMPREHENSIVE HEALTH ASSOCIATION INDIVIDUAL PLANS

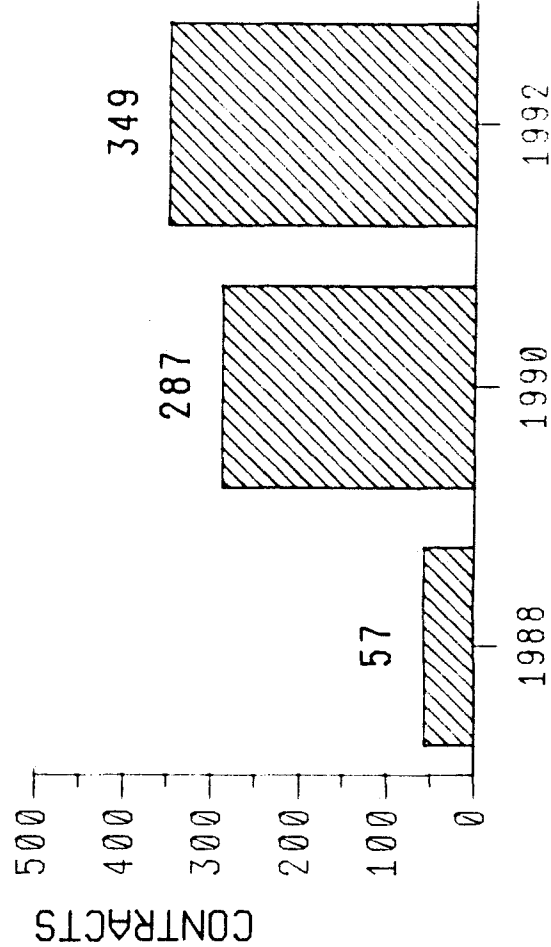
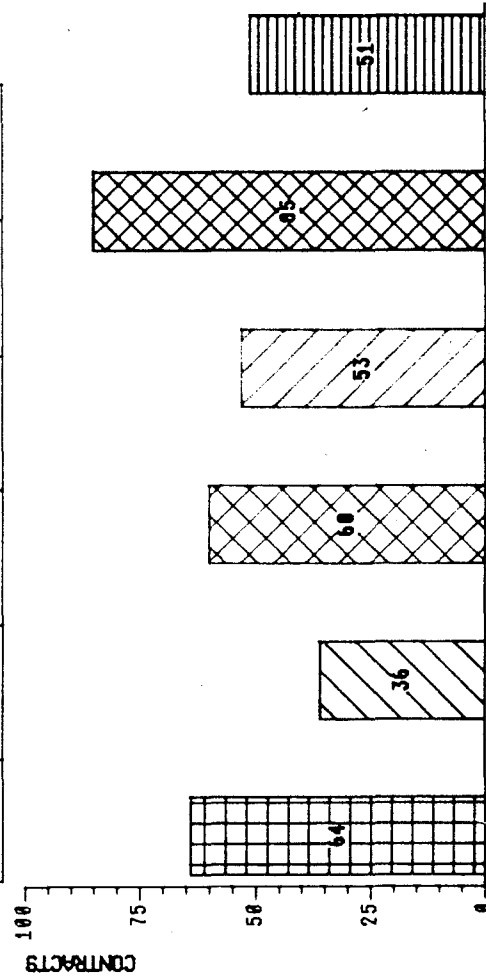


MONTANA COMPREHENSIVE HEALTH ASSOCIATION GENDER



MCHA - ENROLLMENT 7/1/88-6/30/92

MONTANA COMPREHENSIVE HEALTH ASSOCIATION AGE BANDS



What are the Benefits?

The Plan provides minimum benefits, including inpatient and outpatient hospital care, office visits, surgery and anesthesia, x-ray and lab, radiation and chemotherapy, ambulance, oxygen, durable medical equipment, prosthetics, home health care, and mammography.

What is Not Covered?

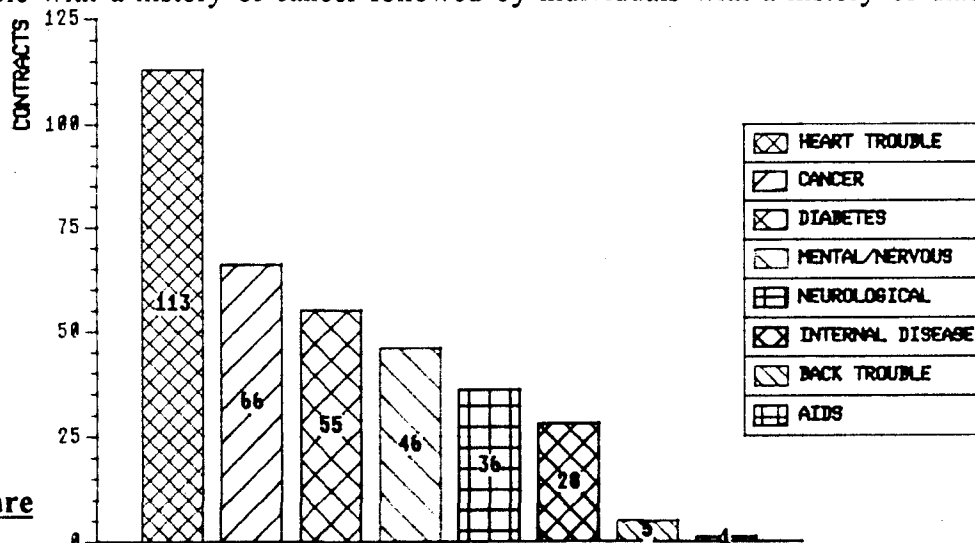
Some services for which coverage is not provided include prescription drugs, pregnancy, well baby care, eyeglasses, hearing aids, treatment for mental illness/chemical dependency, and organ and bone marrow transplants.

Does a Waiting Period Apply?

The Plan contains a 12-month waiting period for preexisting conditions. The waiting period does not apply to newborn children and children placed for an adoption; or for nonelective procedures if the person has had coverage under another disability policy for the previous 12 months with a cancellation date within 30 days of making application for MCHA.

Primary Medical Condition

Applicants for MCHA coverage are asked to identify the primary medical condition if they do not submit two rejections from other insurers. The most frequently listed category includes conditions related to a history of heart attack or stroke. The next most listed category includes people with a history of cancer followed by individuals with a history of diabetes.



Managed Care

The Plan contains a provision for the Managed Care program to ensure that services are necessary and provided in the most appropriate setting. The program includes preadmission certification on all nonemergency and nonmaternity admissions, continued stay review and individual case management.

In the past year Managed Care Montana has reviewed a total of 78 admissions and averted 65 days, for a total of \$83,140 in averted costs.

Individual Case Management managed nine cases. Averted costs amount to \$107,680.

Financial

From July 1, 1991 to June 30, 1992, the Plan collected total income of \$869,085 from premiums. Total expenses for the same period were \$1,138,259, which included incurred claims of \$1,063,437, operating expenses of \$73,872, and commissions paid of \$950. This resulted in an overall loss of \$269,174 (131% loss ratio).

In addition, in December of 1991, the Association levied an assessment on its members in the amount of \$300,000.

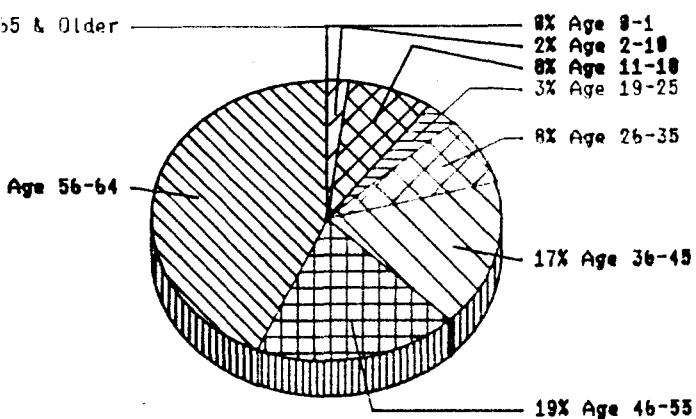
Analysis of Claims

Forty-nine percent of the claims submitted are for inpatient treatment. Outpatient services, and services rendered by a participating provider each made up 17 percent of claims submitted.

April - March 1992

	<u>Billed</u>	<u>Covered</u>
Institutional		
Inpatient	\$914,505	\$715,085
Outpatient	\$311,264	\$205,570
Professional		
Participating	\$312,780	\$243,834
Nonparticipating	\$201,617	\$137,623
Other	\$119,308	\$79,491
Total	1,859,474	\$1,384,603

CLAIMS PAID BY AGE CATEGORY



CLAIMS PAID BY TYPE OF SERVICE

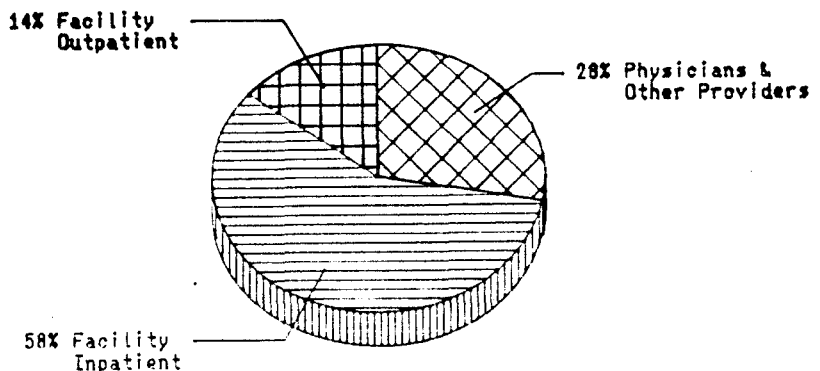


EXHIBIT 2
DATE 2-9-93
H3 399

MONTANA COMPREHENSIVE HEALTH ASSOCIATION
BALANCE SHEET
JUNE 30, 1992

Assets
Current Assets

Cash on Deposit	\$13,999.18
Member Assessments Receivable	24,295.00
Accounts Receivable - Blue Cross and Blue Shield of Montana	<u>431,417.24</u>
Total Assets	<u>\$469,711.42</u>

Liabilities and Capital

Current Liabilities

Provision for Unreported Claims	\$250,281.00
Total Current Liabilities	\$250,281.00

Reserves	<u>\$219,430.42</u>
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Total Liabilities and Capital	<u>\$469,711.42</u>
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MONTANA COMPREHENSIVE HEALTH ASSOCIATION
STATEMENT OF EARNINGS
FOR THE TWELVE MONTHS ENDED JUNE 30, 1992

Premiums Received	\$869,085.15
Less Claims Paid	943,736.02
Less Change in IBNR	<u>119,701.00</u>
Excess Premiums Received Over Claims Paid	(\$194,351.87)
Member Assessments	<u>299,668.00</u>
Total Income	\$105,316.13

Operating Expenses

Referral Fees	\$2,050.00
Advertising	1,287.26
Administration Costs - BCBS of Montana	73,872.25
Board Travel and Meetings	7,736.46
Legal and Accounting	1,850.00
Supplies and Postage	226.44
Interest Expense/(Income)	(18,005.64)
Miscellaneous Expense	<u>(688.06)</u>
Total Operating Expenses	<u>\$68,328.71</u>

Net Earnings/(Loss)	<u>\$36,987.42</u>
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Board of Directors

The Board of Directors for 1991 are:

- **William N. Jensen**, Chairman - General Counsel and Secretary for Blue Cross and Blue Shield of Montana
- **Chester Lozowski**, Vice Chairman, Bankers Life and Casualty
- **Stanlee Dull**, Secretary - Director, American Diabetes Association
- **Ron Ashabraner**, State Farm Insurance Company
- **Randall Jones**, Manager and Associate Actuary, CNA Insurance Company
- **Debra Newby**, Assistant Counsel, Principal Financial Group
- **Frank Parks**, Vice President, Forms Rates Compliance, United of Omaha
- **Bruce Poulsen**, Vice President and Counsel, Prudential.

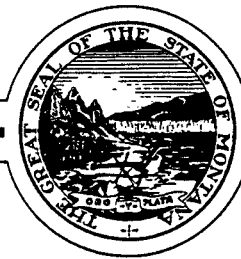
030BD821.1T

EXHIBIT 3

DATE 2-9-93

HB 371

BOARD OF PUBLIC ACCOUNTANTS
DEPARTMENT OF COMMERCE



MARC RACICOT, GOVERNOR

111 N. JACKSON, LOWER LEVEL

STATE OF MONTANA

(406) 444-3739

PO BOX 200513
HELENA, MONTANA 59620-0513

February 9, 1993

To: House Business & Economic Development Committee

From: Shirley J. Warehime, CPA
Chairperson, Board of Public Accountants

RE: House Bill 371

Chairman Steve Benedict and Committee Members

On behalf of the Board of Public Accountants, I would like to express our support for House Bill 371.

Under current law, an individual seeking to be a Certified Public Accountant (CPA) must as a condition for licensure pass all parts of the Uniform CPA Examination. Those seeking to be a Licensed Public Accountant (LPA) must pass specific parts of the Uniform CPA Examination, specifically Accounting Practice and Auditing or Accounting Theory.

Beginning with the May 1994 Uniform CPA Examination, the structure and format will be changed from a two and one-half day, four part examination with one part having two sections to a two day, four part examination. The subject matter covered by the examination will remain unchanged, however, the material covered in specific sections and names will change.

The purpose of House Bill 371 is to provide for the continual licensure of licensed public accountants under the new exam format. It is proposed that the Board provide through administrative rules the specific sections to be passed. The Statement of Intent provides that those sections shall be Auditing (AUDIT), Financial Accounting and Reporting - Business Enterprises (FARE), and one of the remaining two sections or be the holder of a U.S. Treasury Card.

The Board believes that these proposed revisions test the body of knowledge for which public accountants are licensed and have the support of the societies of the regulated professions.

CERTIFICATION AND LICENSURE REQUIREMENTS

	<u>EXAMINATION THROUGH 11/93</u>	<u>EXAMINATION COMMENCING 5/94 - PROPOSED</u>
CPA:	All Parts	All Parts
LPA:	Accounting Practice (Two sections); and Auditing or Theory	Financial Accounting & Reporting and Auditing; and One other part (Accounting and Reporting or Business Law)

All other requirements for LPA or CPA licensure are the same for each profession, i.e. educational qualifications, good moral character, experience requirements.

SECTION A - DESCRIPTION OF THE EXAMINATION

Names and Scope of Examination Sections

Names

The Examination consists of four separately scored sections, whose names (and short names in parentheses) are as follows:

- Business Law & Professional Responsibilities (LPR).
- Auditing (AUDIT).
- Accounting & Reporting - Taxation, Managerial, and Governmental and Not-for-Profit Organizations (ARE).
- Financial Accounting & Reporting - Business Enterprises (FARE).

Short Names

Short names shown above in parentheses will be used for communicating Examination Advisory Grades and other grading information to Boards of Accountancy.

Scope - Technical

Business Law & Professional Responsibilities will test candidates' knowledge of the legal implications of business transactions, particularly as related to accounting and auditing, and candidates' knowledge of the CPA's professional responsibilities to the public and the profession. *Auditing* will test candidates' knowledge of generally accepted auditing standards and procedures, and related topics. *Accounting & Reporting - Taxation, Managerial, and Governmental and Not-for-Profit Organizations* will test candidates' knowledge of federal taxation, managerial accounting, and accounting for governmental and not-for-profit organizations. *Financial Accounting & Reporting - Business Enterprises* will test candidates' knowledge of generally accepted accounting principles for business enterprises. The complete content specification outlines are contained in Appendix A of *Information for CPA Candidates* (Section C).

Scope - Writing Skills

Answers to selected essay questions will be used to assess candidates' writing skills. Writing skills will be assessed on selected essay responses in the Business Law & Professional Responsibilities, Auditing, and Financial Accounting & Reporting sections. Five percent of the points available on each of these sections will be allocated to writing skills. An explanation of effective writing skills is presented on pages 7 through 8 of *Information for CPA Candidates* (Section C).

EXHIBIT 4
DATE 2-9-93
HB 449

AMENDMENTS TO HOUSE BILL 449
(introduced copy)

PROPOSED BY THE DEPARTMENT OF HEALTH AND ENVIRONMENTAL SCIENCES

1. Page 1, lines 18 and 19.

Strike: "The" on line 18 through "market" on line 19.

2. Page 4, line 8.

Following: "preserved"

Strike: ", except for drying"

3. Page 4, line 10.

Following: "honey"

Strike: ", bottled or"

4. Page 5, line 8.

Following: "market"

Insert: "unless the gardener, farm owner, or farm operator is
also selling prepared or processed food products."

DEPARTMENT OF
HEALTH AND ENVIRONMENTAL SCIENCES

EXHIBIT 5
DATE 2-9-93
HB 449



STAN STEPHENS, GOVERNOR

COGSWELL BUILDING

STATE OF MONTANA

FAX # (406) 444-2606

HELENA, MONTANA 59620

February 9, 1993
Testimony on HB 449
House Business and Economic Development Committee

Chairman Benedict and Committee Members:

For the record, my name is Mitzi Schwab, Chief, Food and Consumer Safety Bureau (FCSB) of the Montana Department of Health and Environmental Sciences (DHES). The DHES is in opposition of HB 449 on the basis that current application of 50-50, MCA is correct and applies food safety requirements fairly.

A bill to specifically exempt farmer's markets from food establishment licensure is not needed. DHES and local health departments which jointly perform the duties required under 50-50, MCA do not license facilities which are defined as "farmer's market" on p. 2, lines 2 - 5 when the products sold are clearly the responsibility of the Departments of Agriculture or Livestock. The legislature has set forth the directive that state agencies not duplicate work or regulatory authority.

We are concerned about two proposed changes in the definition of "raw and unprocessed farm products". One is the exemption of foods preserved by drying (p. 4, line 8); the second is honey, bottled...in its natural state (p. 4, lines 10 & 11). Through these processes, a food may become adulterated or contaminated and become hazardous to health.

Dried foods: usually involves processing through mechanical means, such as with smokers, drying racks, heat sources, or food dehydrators. Processing dried foods may also involve slicing or grinding and packaging and subject to requirements under the Montana Food, Drug, and Cosmetic Act. These processes may lead to contamination or adulteration and make the processed food hazardous to health.

Honey: DHES does not object to the term of honey in the comb as a raw and unprocessed farm product. However, bottled honey is honey that has been extracted from the comb, usually strained or refined for the removal of extraneous debris prior to bottling. Honey extraction, refining, and bottling are value added processes. Again, health risks are associated with processing.

The preparation and bottling of honey are currently subject to requirements of the Montana Food, Drug and Cosmetic Act.

Regardless of licensure status, food products must meet minimum health and safety standards. Work load for the DHES would stay the same. However, without licensing, the income to support the regulation of food processors would diminish.

Should the committee decide this bill is necessary, DHES requests amendments to HB 449.

DHES requests the deletion of the phrase "The term does not include a farmer's market" from the definition of the term "commercial establishment in Section 1 on p. 1, lines 18 and 19. Excluding farmer's market specifically implies it may be another kind of establishment.

DHES also requests amending the definition of "raw and unprocessed farm products" in Section 1, p. 4 by deleting "except for drying" and by deleting ",bottled or" (lines 8 and 10).

In addition, should this committee decide this bill is necessary, DHES requests an additional set of amendments to Section 2, p. 5. It should be clear from the current statutory language in Section 2 that legislative intent has been for establishments to meet sanitary and food safety codes of the chapter. DHES would request the committee to add the following provision on p. 5, line 8 following market: unless the gardener, farm owner, or farm operator is also selling prepared or processed food products.

DHES requests the committee to consider a "do not pass" for HB 449. Should the committee decide HB 449 is necessary, DHES requests the committee to pass HB 449 "as amended" with the attached proposed amendments. DHES thanks this committee for the courtesy of offering comment on this bill.

Sincerely,

Mitzi Schwab, Chief
Food and Consumer Safety Bureau
Health Services Division



County of Yellowstone

CITY-COUNTY HEALTH DEPARTMENT

EXHIBIT 5

DATE 2-9-93

HB 449



POST OFFICE BOX 35033
BILLINGS, MONTANA
59107

MEMORANDUM

TO: Mitzi Schwab
Food and Consumer Safety Bureau

FROM: Ted Kylander, R.S. *R.*
E.H. Program Manager
Yellowstone City-County Health Department

DATE: February 8, 1993

RE: HOUSE BILL 449

Upon reading and reviewing House Bill 449, it is the opinion of the Yellowstone City-County Health Department that this bill is unnecessary and has wording that would exclude certain types of food processors from being required to be licensed.

Therefore, the Yellowstone City-County Health Department recommends that this bill in its present language not be supported.

EXHIBIT 5DATE 2-9-93ME 449

To: Mitzi Schwab, Food and Consumer Safety Bureau
From: ML Gilman, Food Service Coordinator, MCCHD
Date: February 8, 1993
Subject: Farmer's Markets - Proposed legislation

The purpose of 50-50-101 through 403 is to regulate establishments defined in 50-50-102 to prevent and eliminate conditions and practices which endanger public health.

Farmers' Markets have not been licensed in the past because they were to be selling only farm produce in the raw, natural state. Upon the expansion of Farmers' Markets to include the sale of meats, honey, baked goods, FCSB in Helena believed that regulation was needed to better define and limit Farmers' Markets. I have no objection to language that limits Farmers' Markets to raw and unprocessed farm products to include fruits, vegetables and grains sold in their natural state. Within this definition, I'm not convinced that Farmers' Markets as an entity need to be licensed.

The individual seller, however, may require licensing. I do not support the allowing of dried foods as exempt from licensure. Drying is processing and should be done in a licensed establishment. Some bacteria found on raw fruits and vegetables will be transported to the interior of the product upon slicing. While bacteria may be eventually inactivated by drying, I'm not sure that a lack of toxin production might be guaranteed. I have no objection to the sale of dried fruits and vegetables at a farmers' market, but the vendor should have a valid Food Purveyor License.

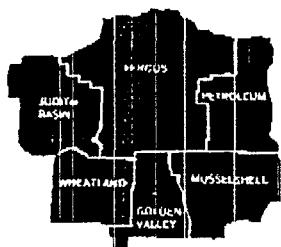
I do not support the inclusion of bottled honey as exempt from licensure. Bottled honey leaves the consumer with the assumption that sanitary practices were employed, which may not be the case. Honey, while not a potentially hazardous food, can be a source of infant botulism. Honey can also be adulterated by improper sanitary practices and handling during bottling. Food and Consumer Safety has a guideline for the inspection of honey processors (8/4/83). From what I saw at Mitchell Brothers Honey in Missoula during an inspection in September of 1992, I know that this guideline has not been followed. I have sent the firm a letter and copy of the guideline with a request that the health department be notified prior to honey processing in 1993 to verify that regulations are followed. Raw honey in the comb is acceptable, because the consumer knows what he/she is buying. Bottled honey from a licensed processor is also acceptable to me for sale at the farmers' market.

In addition, any processed product needs a proper label which includes the name of the producer, address of producer, name of the product, ingredients, and net weight. Label checking is the domain of Food and Consumer Safety Bureau.

FAX

DATE 2/8/93 # PGS 1

to Mitzi Schwab, FCSB



Central Montana Health District

Sanitarian's Office

EXHIBIT 5

404 Fourth Avenue South

DATE

Lowland, Montana 59923

Telephone 406/538-7466

HB 449

● Fergus

● Golden Valley

● Wheatland

● Musselshell

● Petroleum

● Judith Basin

MEMORANDUM

February 8, 1993

TO: Mitzi Schwab

FROM: Kenneth F. Smith R.S. Health Officer ,Central Montana Health District

SUBJECT: House Bill 449

I would like to take this opportunity to oppose House Bill 449 that would exempt Farmer's Markets from licensing and regulation. There are items sold at Farmer's Markets that are or may be potential Health Hazards. If Health Officials do not regulate food sales there is a potential health hazard created. If the sale of food items is left unregulated illness and possibly death may result.



Flathead City-County Health Department

723 5th Ave. East • Kalispell, Montana 59901

Environmental Health Services 756-5632 • Community Health Services 756-5633

Fax Number 756-5653

EXHIBIT 5

DATE 2-9-93

HB 449

Testimony

February 8, 1993

To: Steve Benedict-Chair, House Business and Economics
Development Committee

From: Joe Russell, Environmental Health Coordinator

Re: House Bill 449

Please accept this testimony as it relates to the above mentioned proposed law change.

The Flathead City-County Health Department has had active involvement with Farmers Markets in the County. We believe that all processed food purveyors should be licensed and operate in accordance with applicable public health laws. We believe that this is an equitable approach to all food purveyors who operate in Flathead County.

The exemption of a specific group from the license and inspection requirement is unfair. Raw honey processors who do not operate at a farmers market would still be required to license. There is potential risk involved with packaging of food products. The potential risk is the reason there is Health Department involvement.

In closing, we do not support House Bill 449.

EXHIBIT 5
DATE 2-9-93
HB 449LEWIS AND CLARK
CITY-COUNTY HEALTH DEPARTMENT

City-County Building
316 North Park
Box 1723
Helena, Montana 59624
Telephone 406 / 447-8200

TESTIMONY ON HB 449

Exempting farmer's markets from licensure requirements under existing state statute seems acceptable except for language appearing under 50-50-102 (15)(b) in the proposed legislation.

House Bill 449 appears to exempt honey processors from the licensure requirements that currently exist. This is unacceptable from a public health protection point of view. Honey processors producing bottled honey have significant machinery associated with the manufacture of their food product necessitating a higher level of scrutiny than other farm products like grains, fruits and vegetables.

Language that appears in 50-50-102(15)(b) as written in the proposed legislation must be changed. Removing reference to bottled honey should suffice.



EXHIBIT 6
DATE 2-9-93
HB 273

Executive Office
318 N. Last Chance Gulch
P.O. Box 440
Helena, MT 59624
Phone (406) 442-3388

TESTIMONY
HOUSE BILL 273
8:00 A. M.
ROOM 104
FEBRUARY 9, 1993

MR. CHAIRMAN AND MEMBERS OF THE COMMITTEE:

FOR THE RECORD, I AM CHARLES BROOKS, EXECUTIVE VICE PRESIDENT OF THE MONTANA RETAIL ASSOCIATION. THE MONTANA RETAIL ASSOCIATION IS A BROAD BASED GROUP OF OVER 800 RETAIL STORES THROUGH OUT THE STATE OF MONTANA. WE COUNT AMONG OUR MEMBERS OVER 61 INDEPENDENT AUTO GLASS DEALERS. THERE ARE ANOTHER 20 GLASS DEALERS WHO ARE SUPPORTIVE OF THIS LEGISLATION WHO FELT THEY COULD NOT AFFORD THE DUES IN OUR ORGANIZATION. THE COMBINED MEMBERSHIP IS SOLID BEHIND THIS LEGISLATION.

FOR SEVERAL YEARS NOW A MAJOR CHANGE HAS BEEN TAKING PLACE IN THE AUTO GLASS REPAIR INDUSTRY. INSURANCE COMPANIES HAVE BEEN MAKING DEALS WITH NATIONWIDE COMPANIES KNOWN AS "NETWORKS". WE BELIEVE THESE ARRANGEMENTS AT BEST TO BE VERY QUESTIONABLE UNDER THE FAIR TRADE PRACTICE ACT. AFTER A NUMBER OF MEETINGS WITH THE AUDITORS OFFICE, ATTORNEY GENERALS OFFICE AND THE DEPARTMENT OF COMMERCE. EACH AGENCY HAS INDICATED THAT DO TO THE LACK OF STAFF, THEY CANNOT INVESTIGATE THE PROBLEMS IN THE INDUSTRY AND HAVE SUGGESTED THAT WE COME TO THE LEGISLATURE WITH LEGISLATION TO ADDRESS THE ISSUES INVOLVED. REPRESENTATIVES FROM THESE AGENCIES ARE HERE TODAY, SHOULD THE COMMITTEE HAVE QUESTIONS.

WHAT ARE NETWORKS? THEY ARE LARGE NATIONAL AUTO GLASS REPAIR COMPANIES THAT HAVE MADE EXCLUSIVE CONTRACTS WITH MAJOR INSURANCE COMPANIES TO DO ALL THEIR GLASS REPAIR WORK. IF A INDEPENDENT GLASS SHOP WANTS TO DO BUSINESS WITH THE INSURANCE COMPANY, THE SHOP MUST SIGN A CONTRACT WITH THE NETWORKS AND PAY A BROKAGE FEE AND AGREE TO THEIR PRICING STRUCTURE AND THAT STRUCTURE CHANGES WITH THE WIND. I ASK THAT YOU REVIEW THE ATTACHED MATERIALS AND IT WILL GIVE YOU A QUICK OVER VIEW OF THE PROBLEMS IN THE INDUSTRY.

THIS BILL IS ABOUT:

1. PRO SMALL TOWN MONTANA - MAIN STREET MONTANA
2. FREEDOM OF CHOICE FOR THE INSURED
3. PRO COMPETITION-NOT ANTI-COMPETITION
4. PRO CUSTOMER SERVICE
5. LEVEL PLAYING FIELD FOR ALL PLAYERS
6. ECONOMIC DEVELOPMENT
7. SURVIVAL OF A TAX PAYING INDUSTRY THAT MAY BE HISTORY, IF WE DO NOT ADDRESS LEGISLATION TO PREVENT THESE UNFAIR BUSINESS PRACTICES.

WE URGE A STRONG DO PASS VOTE FOR HB 273. THANK YOU FOR THE OPPORTUNITY TO PRESENT THIS INFORMATION.

EXHIBIT 6DATE 2-9-92HB MOTIVE GLASS REPLACEMENT
ANCE REFERRAL REFORM LAWSSTATES THAT HAVE
INTRODUCED BILLS

Arizona
Idaho
Indiana
Iowa
Michigan
Montana
New Jersey
Ohio
Rhode Island
South Carolina
Tennessee

STATES THAT HAVE
NOT INTRODUCED BILLS

Alabama
Alaska
Arkansas
California
Delaware
Florida
Georgia
Hawaii
Kansas
*Missouri
Nevada
New Mexico
North Dakota
Oklahoma
Oregon
Utah
Washington
Wyoming

Glass Consultants
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December 1992

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electronic telecommunication
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said the agent. Do you think
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insureds. Out of the 2,400 agents
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10's, PPO's, and now auto glass
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legislation and eleven states are pending.
the upcoming legislative session.

Glass Consultants, 4301 Beard Ave. N., Minneapolis, MN 55422

Continued from Page 3

managed to start a snow ball rolling that is going to eventually cause a huge avalanche leaving many in desolation. And where is the insurance industry going to be in five years when the four or five national glass chains, after working without a profit, raise their prices - "Oops, I guess it's time to raise our policyholders premiums." As the State Farm representative said, "This would make the industry less competitive, less innovative and less service-oriented."

As you look to find ways of streamlining your costs by laying off personnel, cutting back employees hours, selling excess equipment, etc., maybe you should look at saving premium dollars. Maybe Hunters pay-at-the-pump plan might really benefit you, the consumer, and save you hundreds of dollars per year.

Do you think State Farm would approve of thousands of glass dealers nationwide supporting legislation to "pay-at-the-pump?"

CGA Seeks an Investigation

In October 1992, the California Glass Association (CGA) filed a petition to the California Attorney General and Insurance Commissioner requesting that an investigation be conducted in regard to the practices of certain auto glass network operations.

CGA's petition seeks an investigation of potential violations of California antitrust, unfair competition and insurance laws. CGA maintains that a thorough inquiry is necessary to preserve fair competition in the glass industry. The contention is that the rights of insureds to choose the repair shop of their choice and the right of independent repair shops to negotiate with insurance companies for their business has been abrogated.

The state agencies are currently reviewing the allegations. The petition is not available to the public at this time.

What is Reasonable?

There has always been a very good profit

margin in the construction industry until winter approaches. Then that excellent profit margin becomes their main source of income as the construction industry sleeps until spring.

The same could be said for the glass industry. In the winter months auto glass installations are far and few between. And if the shop also glazes windows then he faces the same dilemma as the builder. Needless to say, they must learn to budget wisely!

Three years ago independent glass shops use to be able to make a fair profit to carry them through the winter months. That's not the case anymore. With insurance companies continually signing contracts with national chains to do their auto glass replacement, independent glass shops go through the "winter slump" all year.

Two years ago a large insurance company in Minnesota looked for a bidder who would offer them a very low price in exchange for a guaranteed large volume of work. The large glass company initially contacted said they could not do it for the price the insurance company wanted and still make a profit.

The insurance company persevered until they eventually found a company that agreed to do the work for a very low price. After 16 months had gone by, the contract was discontinued.

That same insurance company recently surveyed the local independent glass shops. The purpose of that survey was to come up with a list of preferred shops. The glass dealer, is then faced with two choices, knowing beforehand, that in order to be on their list you have to offer to do the work for the similar amount the former preferred provider was charging, which was based on large volume; 1) Do I lower my prices to get on the list, even though I won't make a profit, and hope to get a job now and then, just to pay my bills? Or; 2) Do I maintain my minimal profit price structure and hope that the other jobs that I get in will compensate for the losses I will incur from not getting on that particular carriers preferred list?

This scenario is not unique to Minnesota - it is nationwide and has been for several years. As long as insurance companies are allowed to contract with a prime provider to do all their glass replacement, national glass chains will continue to vie for that contract.

How do you compete with the guy down the street to get that customer to walk in your

Auto Glass Highlights

Auto glass legislative wrap-up

During 1992, the U.S. Congress and 44 state legislatures met.

Federal lawmakers and regulators considered several issues important to the auto glass industry, such as design copyright, window tinting, periodic motor vehicle inspections, and so forth.

At the state level, numerous bills were considered that dealt with insurance referral reform, buy downs, kickbacks, window tinting, and so forth.

(For further details on any of the following issues, please contact NGA's Government and Industry Affairs department.)

Design Copyright (H.R. 1790): This bill would have had a disastrous effect on the auto glass industry. This legislation would have placed a 10-year copyright on all automotive glass parts. Only aftermarket glass suppliers obtaining a license from the car manufacturer would have been able to reproduce the glass. More importantly, the license would likely have limited the distribution of those glass parts only to car dealerships. Fortunately, NGA successfully negotiated an exemption for auto glass.

A hearing was held by a House Judiciary subcommittee, but no further action was taken. '93 Outlook: Probably will be re-introduced early in the session with the auto glass exemption intact.

Window Tinting: In January 1992, the National Highway Traffic Safety Administration (NHTSA) issued a notice of proposed rulemaking that would reduce the light transmittance level for cars and light trucks to a minimum 60 percent for windshields and front sidelites, 50 percent for rear windows, and 30 percent for back sidelites. The agency is also suggesting that the angle for testing light transmittance levels on windows be changed to reflect actual driving conditions. '93 Outlook: Decision from NHTSA should be forthcoming.

Anti-Car Theft Act (H.R. 4542/S. 2613): This bill, passed by Congress and signed by the President, will require that a car's vehicle identification number (VIN) be affixed to its major parts, including the windshield and other auto glass parts. This program will be phased in over the next five years.

American Automobile Labeling Act (H.R. 4228/S. 2232): This legislation, also approved by Congress and the President, will require that cars, beginning with model year 1995, have a label prominently displayed near the current price sticker with the following information: city, state, and country of final assembly; the country of origin of the engine and transmission; and the overall percentage of U.S.- and Canadian-made parts. Auto glass would be counted in with the percentage of parts made in the U.S. or Canada unless the auto glass was fabricated in a foreign country.

* **Insurance Referral Reform:** Colorado, Connecticut, Illinois, Kentucky, Maryland, Minnesota, Mississippi, Nebraska, South Dakota, Vermont, Virginia, West Vir-

ginia, and Wisconsin passed new or strengthened existing insurance referral reform laws in 1992. '93 Outlook: As many as 25 states are expected to strengthen existing laws or propose new legislation.

Kickbacks: Colorado and Maryland passed statutes in 1992 outlawing kickbacks. '93 Outlook: Many states are considering kickback legislation in the upcoming session.

Buy Downs: Colorado, Kentucky, Mississippi, and West Virginia passed laws in 1992 prohibiting buy downs. '93 Outlook: Many states are considering buy down legislation in the upcoming session.

Periodic Motor Vehicle Inspection (PMVI): Although little happened with PMVI this year, the '93 Outlook is much better—this issue is expected to get a great deal of attention. NGA will be working closely with the Coalition for Safer Cleaner Vehicles in many states to promote safety inspections that include windshield inspections.

Farmers goes nationwide with 4 AG networks

Farmers Insurance Company has recently announced its intention to utilize four auto glass networks to do all of its insureds' glass repairs and replacements.

According to a company bulletin, the four networks that agents will be required to refer to insureds are Harmon Glass Company, Safelite Glass, USA-Globe, and Windshields America.

In 1991, Farmers processed over 300,000 glass replacement and 66,000 glass repair claims at a cost of \$62 million.

The program goes into effect nationwide on January 1, 1993.

Farm Bureau violating TX "free choice" law

On September 21, 1991, the Texas Insurance Department filed a notice of disciplinary action against Texas Farm Bureau Mutual for violating the state "consumers' right to choose" law. According to the notice, the Farm Bureau allegedly misled policyholders who needed windshield repairs or replacements.

The Farm Bureau denied the charges and was granted a closed hearing in mid-October. The Insurance Department has turned over its findings to the Insurance Commissioner, who will rule on the case soon.

Penalties for proven violations of the law could involve a large fine or the loss of license.

Earlier this year, the Insurance Department subpoenaed several insurance companies, charging them with failure to inform consumers of their right to choose an auto glass shop when needing repair or replacement.

There are now over two dozen insurance companies being investigated by the Texas Insurance Department.

If you would like further information on the issues covered in this GOVERNMENT AFFAIRS UPDATE, please contact NGA's Government and Industry Affairs department at 703/442-4890.

TO: Helena Branch Office Agents

DATE: July 23, 1991

FROM: Helena, MT B. O., Claim - J. R. Williams, Manager

SUBJECT: National Auto Glass Program

~~Safelite~~ Glass Corp., phone 1-800-392-7500

~~USA-GLAS~~ phone 1-800-872-4527 (USA-GLAS)

USF&G has announced a national program to contain auto glass claim costs. This program is not optional. ALL GLASS REPAIRS AND REPLACEMENTS must be arranged via an 800 number provided us by Safelite and USA-GLAS. See special brochure attached.

Effective on receipt of this NOTICE, all agents and claim personnel must refer all auto glass replacement claims to one of the vendors, Safelite Auto Glass or USA-GLAS at the phone numbers listed above.

Guaranteed Prices

* Windshields	-	52% discount
* Tempered glass	-	40% discount
Labor rate	60	\$25.00 (flat)
Kit Cost	1	\$ 7.91 (flat)

* Includes foreign and domestic.

Procedures for Reporting Losses to the Vendors

When insureds contact Agents or the Claim Department, they should be provided with one of the above toll free numbers. If you wish to initiate the call for your insured, that is perfectly all right. The toll free numbers MUST be used for all losses in order to obtain the pricing benefits. Assignments made directly to local outlets of the same vendors are not covered by the national pricing agreement, and must therefore be avoided. When the toll free number is called, a telecon will be set up with a nearby glass shop and arrangements made for repairs at the convenience of the insured. Mobile and drive-in service are available at the same price.

Insureds must be prepared to provide the vendor with (1) the identity of the agent, (2) the agent's telephone number, (3) the USF&G policy number and (4) the special

INTERNAL MEMO

Allstate's decision to develop and participate in the Network was driven by several factors:

1. Glass claims are projected to reach 155 million dollars this year and 236 million by 1995. Our current glass system does not take advantage of Allstate's buying leverage. The network concept was recognized as the most efficient method to realize financial savings.
2. The [REDACTED] currently uses over [REDACTED] glass vendors. Quality and consistency of service combined with billing concerns highlight our need to change. Under the network concept, we deal with one primary vendor which in turn maintains the network and ensures that quality service is provided. We are billed by the one primary vendor.
3. The need to make the glass claims process customer friendly was recognized and stressed in the development of the Glass Network.

Globe/USA Glas was selected as the primary vendor for the Autoglass By Sears Network because of their 75 year commitment to quality and customer satisfaction. Their management capability, financial stability and high quality standards were all contributing factors in the decision. Globe/USA Glas's existing network of shops throughout [REDACTED] is being expanded to accommodate Allstate's business. In many cases, the shops in the network are already Allstate vendors and recognize the importance of customer service. We have requested that shops be added in areas where we have a high number of policies in force to ensure that glass services in those areas can meet the demand. If there is a shop that you would like added to or deleted from the Network, please contact the Central Glass Unit.

There are several benefits for Allstate in utilizing the Network:

1. We are guaranteed quality and customer satisfaction.
2. We will receive most favored pricing by markets.
3. The venture is funded 100% by Globe/USA Glas.

4. Referral incentives:

We will receive a rebate based on the volume we refer to Globe:

<u>Referral</u>	<u>% of Gross Referral Recovered</u>
\$0-\$25 m	0
\$25-\$50 m	10.0
@ \$50 m	10 retroactive to first \$25 m
\$50 m plus	15.0

This provision alone should provide us with substantial savings.

ALLSTATE
Rebate
SYSTEM



5

5. Allows development of claim handling procedures that meet our customer service requirements.

There are also several benefits for Sears in sponsoring the Network:

1. Sears will receive a license fee of 7% of the net revenue generated, including all Allstate revenues.
2. Countrywide presence in over 250 locations.
(Local Sears Store utilization projected for 1993)
3. Dividend participation in Globe's appreciated value.
To be shared by the participating business units:

Allstate	60%
Sears	25%
Dean Witter Reynolds	15%



An Autoglass Focus Group was convened to determine our customers' requirements and to establish procedures that meet those requirements. The Focus Group consisted of agents and claim employees to ensure that the customer's needs were addressed from different perspectives. The Focus Group was challenged to establish procedures that were both concise and customer friendly. These procedures are intended to provide uniformity in our claim reporting practices and to simplify the glass claims process for all involved parties.

The following procedures were established for agents and claim employees to report glass claims to the Autoglass By Sears Network:

1. You are contacted by customer with glass claim.
2. Confirm comprehensive coverage and deductible on applicable auto.
 - * If there is a coverage problem, claim should be reported to Central Glass Unit.
3. Determine scope of damage.
 - ** Damage other than glass or mouldings should be reported to MOO.
4. Secure insured's address, phone number.

Vehicle identification including vehicle identification number.

Policy number with coverage and deductible information.

Damaged area.

5. Agent or Claim employee calls Autoglass By Sears and reports all information from Item 4 - 1/800/626-4527.

BILLING DO'S and DON'TS

DO'S:

Do call the Network Member Hotline 1-800-456-7014 for:

- * Any job requiring additional parts or labor.
- * If you cannot complete a job within 24 hours.
- * If an order we qualify for repair is determined by the installer as non-repairable.
- * If the insured canceled the order.

Do submit an Authorization/Driver's Release Form signed by the insured or lease vehicle driver with every invoice.

Do provide the insured the customer's copy of the Authorization/Driver's Release Form.

Do forward all invoices that fall below the insured's deductible referencing a zero balance due.

Do note to the insured before installation any previous damage within the work area to prevent possible false accusations.

DON'TS:

Don't provide the insured a copy of your priced out invoice, the Driver Release Form will act as a receipt.

Don't hold invoices for bulk billing. Send them as soon as the job is completed.

Don't price out your invoices according to other price books like PPG or Mitchell. USA-GLAS will only pay according to the NAGS list price.

EXHIBIT

7

DATE

2-9-93

HB

273

HOUSE BILL NO. 273

INTRODUCED BY

A BILL FOR AN ACT ENTITLED, " AN ACT PROHIBITING MOTOR VEHICLE INSURANCE COMPANIES FROM DIRECTING INSURED TO SPECIFIC COMPANIES OR LOCATIONS FOR AUTOMOBILE GLASS REPLACEMENT, GLASS REPAIR SERVICE, OR GLASS PRODUCTS; PROHIBITING THE ESTABLISHMENT OF AN AGREEMENT WITH A COMPANY TO ARRANGE PAYMENT THROUGH A THIRD PARTY FOR AUTOMOBILE GLASS REPLACEMENT OR GLASS REPAIR SERVICE; PROHIBITING A COMPANY FROM ACTING AS GLASS BROKER FOR AN INSURANCE COMPANY WHEN THE GLASS BROKER SETS A PRICE THAT MUST BE MET BY A REPAIR SHOP AS A CONDITION TO DOING REPAIR WORK; PROHIBITING THE ESTABLISHMENT OF A PRICE TO BE MET BY A GLASS REPAIR SHOP AS A CONDITION TO DOING GLASS REPLACEMENT OR REPAIR WORK THAT IS BELOW THE LOWEST PREVAILING MARKET PRICE; PROHIBITING PERSONS WHO SELL, REPLACE, OR REPAIR AUTOMOBILE GLASS FROM OFFERING INCENTIVES; PROVIDING PENALTIES FOR VIOLATIONS; AND AMENDING SECTIONS 30-14-222, 30-14-223 AND 30-14-224, MCA."

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA;

NEW SECTION. SECTION 1. DESIGNATION OF SPECIFIC REPAIR SHOPS PROHIBITED --LIST ALLOWED. (1) AN INSURER, ITS AGENT, OR ADJUSTERS SHALL NOT;

(A) REQUIRE ANY POLICYHOLDER TO USE A PARTICULAR COMPANY OR LOCATION FOR THE PROVISION OF AUTOMOBILE GLASS REPLACEMENT OR GLASS REPAIR SERVICES OR GLASS PRODUCTS WHICH SHALL BE REPLACED, REPAIRED, OR PROVIDED IN WHOLE OR IN PART UNDER THE TERMS OF AN INSURANCE POLICY;

(B) ENGAGE IN ANY ACT OR PRACTICE OF INTIMIDATION, COERCION, OR THREAT AGAINST ANY POLICYHOLDER TO USE A PARTICULAR COMPANY OR LOCATION TO PROVIDE AUTOMOBILE GLASS REPLACEMENT, OR GLASS REPAIR SERVICES, OR GLASS PRODUCTS INSURED IN WHOLE OR IN PART UNDER THE TERMS OF AN INSURANCE POLICY.

(2) (A) AN INSURANCE COMPANY MAY PROVIDE AN INSURED WITH A LIST THAT INCLUDES THE NAMES OF PARTICULAR COMPANIES OR LOCATIONS PROVIDING AUTOMOBILE GLASS REPLACEMENT, GLASS REPAIR SERVICES, OR GLASS PRODUCTS IF SOME OF THE LISTED COMPANIES OR LOCATIONS ARE REASONABLY CLOSE AND CONVENIENT TO THE INSURED. THE INSURANCE

COMPANY MAY RESTRICT THE LIST TO THOSE COMPANIES OR LOCATIONS THAT MEET REASONABLE STANDARDS OF QUALITY, SERVICE, AND SAFETY.

(B) THE INSURED MAY USE A NON-LISTED SHOP OR LOCATION AT THE INSURED'S SOLE DISCRETION AND, SUBJECT TO THE PROVISIONS OF SUBSECTIONS⁽⁴⁾(2) (C) AND⁽⁴⁾(3) BELOW, THE INSURANCE COMPANY WILL FULLY AND PROMPTLY PAY FOR THE COST OF AUTOMOBILE GLASS REPLACEMENT, GLASS REPAIR, OR GLASS PRODUCTS PROVIDED, LESS ANY DEDUCTIBLE UNDER THE TERMS OF THE POLICY.

(C) IN THE EVENT AN INSURED DOES NOT USE A LIST AS PROVIDED, THE INSURER MAY REQUIRE THE INSURED TO OBTAIN NOT MORE THAN THREE (3) COMPETITIVE BIDS TO ESTABLISH THE COST OF AUTOMOBILE GLASS REPLACEMENT, GLASS REPAIR SERVICES OR GLASS PRODUCTS PROVIDED.

(3) THIS SECTION SHALL NOT BE CONSTRUED TO REQUIRE AN INSURER TO PAY MORE FOR AUTOMOBILE GLASS REPLACEMENT, OR GLASS REPAIR SERVICES OR GLASS PRODUCTS THAN THE LOWEST PREVAILING MARKET PRICE AS DEFINED IN SECTION 2.

(4) NOTWITHSTANDING THE PROVISIONS OF SUBSECTIONS (1), (2), AND (3), AN INSURANCE COMPANY MAY AGREE TO PAY THE FULL COST OF GLASS REPLACEMENT OR GLASS REPAIRS

NEW SECTION. SECTION 2. LOWEST PREVAILING MARKET PRICE. FOR THE PURPOSE OF (SECTION 1 AND 3), " LOWEST PREVAILING MARKET PRICE" MEANS THE LOWEST MARKET PRICE IN A LOCAL AREA. THE LOWEST PREVAILING MARKET PRICE MAY NOT BE LESS THAN COST AS PROVIDED IN 30-14-209.

NEW SECTION. SECTION 3. PROHIBITED ACTIVITIES. (1) IT IS UNLAWFUL FOR AN INSURANCE COMPANY, INDIVIDUALLY OR WITH OTHERS, TO DIRECTLY OR INDIRECTLY:

(A) ESTABLISH AN AGREEMENT WITH A COMPANY TO ACT AS A GLASS BROKER FOR THE INSURANCE COMPANY UNDER WHICH THE GLASS BROKER SETS A PRICE THAT MUST BE MET BY A REPAIR SHOP AS A CONDITION FOR DOING GLASS REPLACEMENT OR GLASS REPAIR WORK FOR THE INSURANCE COMPANY;

(B) ESTABLISH AN AGREEMENT WITH ANY COMPANY THAT REQUIRES A REPAIR SHOP TO BILL THROUGH THE COMPANY AS A CONDITION FOR DOING GLASS REPLACEMENT OR GLASS REPAIR WORK; OR

(C) ESTABLISH A PRICE THAT MUST BE MET BY A REPAIR SHOP AS A CONDITION FOR DOING GLASS REPLACEMENT OR GLASS REPAIR WORK THAT IS BELOW THE LOWEST PREVAILING MARKET PRICE AS PROVIDED IN (SECTION 2).

(2) A COMPANY MAY NOT MANAGE, HANDLE, OR ARRANGE AUTOMOBILE GLASS REPLACEMENT OR GLASS REPAIR WORK FOR WHICH THE COMPANY RETAINS A PERCENTAGE OF THE AMOUNT OF THE CLAIM OR A SET FEE PAID BY THE INSURANCE COMPANY FOR AN AMOUNT IN EXCESS OF THE AMOUNT PAID TO THE REPAIR SHOP.

NEW SECTION. SECTION 4. REBATES AND INCENTIVES PROHIBITED -- ADVERTISING ALLOWED. (1) A PERSON ENGAGED IN THE SALE, REPAIR, OR REPLACEMENT OF AUTOMOBILE GLASS MAY NOT ADVERTISE, PROMISE TO PROVIDE, OR OFFER ANY COUPON, CREDIT, OR REBATE TO PAY ALL OR PART

0202117

OF AN INSURANCE DEDUCTIBLE UNDER A CASUALTY OR PROPERTY INSURANCE POLICY, NOR PAY ANY SUM OR INCENTIVE TO ANY INDIVIDUAL* FOR DIRECTING GLASS REPLACEMENT, GLASS REPAIR OR THE PURCHASE OF GLASS PRODUCT BUSINESS.

(2) A PERSON OR ASSOCIATION OF PERSONS ENGAGED IN THE SALE, REPAIR, OR REPLACEMENT OF AUTOMOBILE GLASS MAY ADVERTISE AS TO QUALITY, SERVICE, AND SAFETY.

(ADD TO SECTIONS 5 THROUGH 8 OF PROPOSED HB 273)

EXHIBIT 7
DATE 2-9-93
HB 273

GLACIER GLASS
507 East Railroad Street
Cut Bank, Montana, 59427

EXHIBIT 8
DATE 2-9-93
HB 273

February 2, 1993

Mr. Steve Benedict, Chairman
BUSINESS AND ECONOMIC DEVELOPMENT COMMITTEE
Montana State Legislature - Room 104
State Capitol Building
Helena, Montana, 59620

Dear Chairman Benedict:

I own and operate a small glass business in northern Montana.
I strongly support the passage of House Bill #273.

By July of 1991, nearly all of the major insurance companies working in Montana had implemented mandatory networking for their auto glass claims. Networks are out of state businesses, most commonly owned by glass manufacturers or giant glass wholesalers. The 'network' contracts to handle all auto glass claims for an insurance company. Every insured with a glass claim is told by the insurance company that he must deal with the 'network', via the telephone. The 'network' tells the insured where he must go to have the repair work done. In order for an independent business like mine to get any of the insurance company's glass claims, I must also deal with the 'network'. The 'network' will direct claims to my business only if I agree, among other things, to let them control what I charge for glass, what I charge for materials, and what I charge for labor. These mandated prices are too often set artificially low. As you can see, these claims are no longer awarded based upon competitive bids from local, independent businesses.

The glass business I own and operate in Cut Bank had shown a modest profit over ten years. Following the July 1991 implementation of networking in Montana, my 1991 profit margin was exactly half. During 1992 I worked with some of the networks in a effort to serve my local customers, provide jobs for my employees, and maintain enough volume to stay in business. As a result of networking, I had no profit in 1992. Clearly the intent of networking auto glass claims is to force prices down and drive the independent shops out of business.

I urge that you carefully consider House Bill #273. I believe it will protect and promote independent business in Montana.

Sincerely,

Charles McAlpine

Charles G. McAlpine

EXHIBIT

9

DATE

2-9-93

HB

273

KALISPELL GLASS AND DOOR

1735 HIGHWAY 35

KALISPELL, MONTANA 59901

406-752-3777

To: Business + Economic Development Committee
(House of Representatives)

Subject: HB 273

I wanted to let you know my feelings about this bill. My windshield business has dropped off more than 50% due to the insurance companies use of glass networks.

By eliminating the glass networks I feel we can keep our locally owned, independent glass shops in business and still give the insurance company the same price by cutting out the (out of state) middlemen.

Please help support this bill for Montana businesses.

Sincerely yours,

Glen Harley

EXHIBIT

DATE

HB

We the undersigned business owners, managers, shop
foreman, ect. of the following businesses wish for your
support of HOUSE BILL 273

These business are affected by the insurance networking
and third party payments and agreements.

Signature

position

name and address
of businessBert Digo

owner

710 Auto Glass 782-1944

710 West Holly, Sidney

Ray S. [Signature]

owner

Dress, Cut & Body

Box 474 Sidney 787-3104

Ray [Signature]

Shop Foreman

710 Auto Glass 402-1544

Ray [Signature]

Gen City Motors

710 West Holly Sidney 787

General Manager

Box 474 402-3120

Ray [Signature]

Gen City Motors

Sidney 59270

Ray Washbrook

Body Shop Manager

John [Signature]

Action Auto

270 E. Main

Owner/Service Mgr

Sidney 592

L. Wilson Chevrolet

Sidney

Ken [Signature]

Body Shop Manager

Sidney Body Shop

Ted Bialowski

owner

1301 S CENTRAL

Send TO - Steve Bradley

Chairman Business-Economic Dev

Room 104

HOUSE OF REPRESENTATIVES
VISITOR'S REGISTER

Business COMMITTEE BILL NO. HB 273
DATE 2-9-93 SPONSOR(S) Rep Klotzel
PLEASE PRINT PLEASE PRINT PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	SUPPORT	OPPOSE
Ron Ashbraker	State Farm Ins		X
Greg Van Horssen	State Farm Ins		X
Frank Ammann	VALLEY PT & GLASS	X	
Michael Gabel	Valley Pt & Glass	X	
DALE DALbey	DALbey GLASS	X	
Ronald F. Waterman	Farmers Insurance		X
Larry W. Lasar	Econo Glass	X	
JEFF Alsberg	Triple A Glass	X	
Lyle Howell	LAKE GLASS	X	
Roger McAllen	IIAM	With Amended's X	
GENE PHILLIPS	NAIL	As Amended X	
Jacqueline J. Benmark	Am. Ins. Assoc.	w/amends ✓	
George Hess	Polygon Paint & Glass	X	

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 COMMITTEE BILL NO. HB 273
DATE 2-9-93 SPONSOR(S) Rep Molez
PLEASE PRINT PLEASE PRINT PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	SUPPORT	OPPOSE
CHUCK McPINE CUT BANK	GLACIER GLASS	X	
Harold W Stephens	Bozeman Glass	X	
Bob Debus	NORTHWEST GLASS	X	
Jim Arthur	QUALITY GLASS	X	
Alice Arthur	Quality Glass	X	
FRANK Shepard	Shepard's Glass Inc	X	
Brett Tally	SCOTT'S GLASS	X	
Scott Tally	SCOTT'S GLASS	X	
Brian Doll	DOLL'S GLASS	X	
Dan Mellor	The Glass Depot	X	
Larry Arthur	Quality Glass west	X	
BOB SCHULTE	SCHULTE GLASS	X	
Jean Wilkinson	Northwest Glass	X	
Steve Wilkinson	NORTHWEST GLASS	X	

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HOUSE OF REPRESENTATIVES
VISITOR'S REGISTER

Business & Ec. COMMITTEE BILL NO. HB 273
DATE Feb. 9, 1993 SPONSOR(S) E. R. Delegal
PLEASE PRINT PLEASE PRINT PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	SUPPORT	OPPOSE
Harold Hansen	MT and auto Glass Dealers	X	
Terry Rothacher	Auto Glass Spec.	X	
Clark Holden	Auto Glass Spec	X	
Mike Hertzog	7th & Main Auto Glass	X	
Alan Dorian	A+D Auto Body	X	
Ronald M. Jensen	United Glass	X	
John M. Knox	Auto Glass Specialists	X	
Tim Folk	Hi-Line Glass & Window	X	
Bob Rich	Hi-Line Glass & Window	X	
Maurice Hansen	myself	X	
Mark Moeck	Frontline Glass	X	
Pat McVey	Shelby Glass	X	
CURTIS WINSTON	THE GLASS HOUSE	X	
SCOTT ORSER	NOVUS WINDSHIELD DOCTOR	X	

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HOUSE OF REPRESENTATIVES
VISITOR REGISTER

Business & Ec. COMMITTEE BILL NO. HB 371
DATE Feb. 9, 1993 SPONSOR(S) L. Nelson
PLEASE PRINT PLEASE PRINT PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	SUPPORT	OPPOSE
SAM HUBBARD	MT SOCIETY PUBLIC ACCOUNTS.	✓	
Shirley Warehime	Bozrdy Accountants	✓	
Brenda H. Clair	Board of Public Accts	✓	
Paul M. Lehmann	MT Society of Public Accts	✓	
Clayton Sheets	MT. Society of Public Accts	✓	

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HOUSE OF REPRESENTATIVES
VISITOR REGISTER

Business & Ec. COMMITTEE BILL NO. HB 399
DATE Feb. 9, 1993 SPONSOR(S) D. Grimes
PLEASE PRINT PLEASE PRINT PLEASE PRINT

NAME AND ADDRESS	REPRESENTING	SUPPORT	OPPOSE
Robert A. Debus	Northern CLAS	✓	
DATE			
Carol Roy	Montana Ins Dyst		✓

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

449

~~SLB 499~~

V. Crooke

PLEASE PRINT

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