

MINUTES

MONTANA SENATE 54th LEGISLATURE - REGULAR SESSION

COMMITTEE ON BUSINESS & INDUSTRY

Call to Order: By CHAIRMAN JOHN HERTEL, on January 26, 1995, at
8:00 a.m.

ROLL CALL

Members Present:

Sen. John R. Hertel, Chairman (R)
Sen. William S. Crismore (R)
Sen. C.A. Casey Emerson (R)
Sen. Ken Miller (R)
Sen. Mike Sprague (R)
Sen. Gary Forrester (D)
Sen. Terry Klampe (D)

Members Excused: Sen. Steve Benedict, Vice Chairman (R)

Members Absent: Sen. Bill Wilson (D)

Staff Present: Bart Campbell, Legislative Council
Lynette Lavin, Committee Secretary

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

Committee Business Summary:

Hearing: HB 54, HB 126
Executive Action: HB 126 BE CONCURRED IN

HEARING ON HB 54

Opening Statement by Sponsor:

REP. TOM NELSON, HD 11, Billings, read his written statement.
EXHIBIT 1. He explained admitted carriers are insurance
companies that come into Montana and are licensed to do business
in Montana. One of the primary requirements to become an
admitted carrier is a deposit of \$0.5 million in assets in
Montana out of the company's reserve funds. Surplus lines
carriers are not admitted carriers, but they are qualified to
come in and provide occasional policies. The reason for this is
the company may offer a particular policy that is not available
from an admitted carrier. It is good public policy for the
surplus lines to make this coverage available. There is a
process for registering surplus lines carriers.

Proponents' Testimony:

Greg Jackson, JPIA, Marketing Director, handed out **EXHIBIT 2**, and explained that in 1985 the standard insurance market went through what is called a hard market; public entities were either unable to find coverages (especially for law enforcement), or if they could find coverage, the premium was increased anywhere from 50-300%. As a result of this, public entities started looking at self-insuring for the risks. When the program was structured it used surplus lines carriers to provide excess coverage over the self-insured portion of the program. He referred to page 2 of EXHIBIT 2 and stated it illustrated how the program is structured. The surplus carriers are not admitted carriers but they are A+ rated carriers. It has been the objective of the Board of Trustees to use financially sound, high rated, carriers. The pool is protected in an aggregate basis, meaning that the self-insured portion is also protected. The intent of the legislation is to clarify existing law.

Norm Grosfield, attorney for self-insured pools, emphasized the fact that if someone uses a surplus lines carrier it does not mean that they are bad carriers; on the contrary, they are excellent carriers. The state saves between \$100,000 and \$150,000 in premium costs, which is a direct benefit to the state taxpayers. The law was amended through contacts with the Independent Insurance Agents Association in order to precisely define what we attempted to do and to be sure that the language we proposed addressed what we were attempting to do in the change. We are not changing the law, we are clarifying the law.

Bob Worthington, Programs Administrator, Montana Municipal Insurance Authority, said the MMIA services cities and towns across the state. We fund our program with tax exempt bond issue. We have retained the ability to purchase excess insurance when it becomes financially viable and the bond issue is no longer of sufficient capacity. Although we do not use this option now, we would like to retain the option and therefore recommend a do pass on HB 54.

Vernon Peterson, Fergus County Commissioner, urged that HB 54 do pass.

Howard Baily, Montana School Services Foundation, said we have two self-funded programs. One is Workers Compensation with 205 members representing 300 school districts; we also have a self-funded health insurance program. He urged support for HB 54.

Gordon Morris, Director of the Association of Counties, Trustee of Joint Powers Insurance Authority, asked for the committee's favorable consideration of HB 54.

Opponents' Testimony:

Roger McGlenn, Independent Insurance Agents Association, Executive Director of Montana Surplus Lines Agents Association, spoke on behalf of the Independent Insurance Agents Association. The reason for the surplus lines laws in Montana is consumer protection. The admitted market is licensed to do business in Montana, the surplus lines market are approved by the Insurance Department to do business. The admitted market has to file its rates and forms, the surplus does not. The most important difference is the admitted market participation in the guaranteed fund. The surplus lines market does not participate in the guaranteed fund and the people buying insurance are not protected by the fund. The reason for a separate law is the necessity for a stamp on every policy informing the consumer that they are not protected by the guaranteed fund. Our concern with the bill is not with the MACO program. It is with the smaller surplus lines, other political subdivisions, and the problems with insolvent companies. He received phone calls from Blackfeet Tribes in Browning. They had purchased insurance through a federally authorized risk purchasing group, (which is not the same as these pools but is a mechanism to obtain insurance for these groups), and this group was based in Denver. One of the tribal members was looking for them and the address did not exist, neither did the company, and the tribe had no protection. A major surplus lines carrier went insolvent 2 years ago, (Casualty Indemnity Exchange). Several companies which put together programs incorporated in the Cayman Islands or the Virgin Islands, with minimum financial requirements, then went insolvent. Our concerns about political subdivisions not being protected under the guaranteed fund (if it is available through an admitted market), is that the taxpayer of Montana becomes the reinsurer. This is not a competitive issue. The Montana Association of Counties have programs which use independent agents to service local insurance for the County. With the amendments submitted in the House, this is an equal playing field. We can use surplus lines for those risks, as easily as the groups, pools, and political subdivisions, if the bill passes. One other concern is a matter of principle in exempting political subdivisions or government from laws with which the private sector must comply. Once we begin to permit exemptions, the legislature will be besieged with requests for further exemptions. Mr. McGlenn believed it was not good policy to do this.

Informational Testimony: None.

Questions From Committee Members and Responses:

SEN. SPRAGUE asked REP. NELSON how he would address the comments made by Roger McGlenn. SEN. SPRAGUE got the impression this is a short term fix, counties have a cash flow problem and they are trying to get the lowest possible premium. They may be sacrificing a long term risk for the taxpayer. REP. NELSON

replied they are using surplus lines companies that are rated A+ and that is their protection against this.

SEN. MILLER asked **REP. NELSON** if the A+ rating is not mandated in the bill? Is that something they have chosen to do? **REP. NELSON** replied that was correct. In their fiduciary capacity they are trying to do the prudent thing. There is no doubt that the taxpayer is the ultimate insurer if there is an insolvency. It is in their best interest to use the strongest carrier they can.

SEN. FORRESTER asked **REP. NELSON** to characterize the argument made by **Mr. McGlenn** and asked him if he thought the argument was reliable in assessing that the difference hinged upon using the A-rated companies versus the fringe companies. **SEN. NELSON** said the issue is the responsibility of the public official who is purchasing the surplus lines coverage. **SEN. FORRESTER** asked if he would object to an amendment that would mandate a top rated company. **SEN. NELSON** said "no". **SEN. FORRESTER** requested an amendment to that effect. **Bart Campbell** requested permission to work with **Mr. Cote** from the Insurance Commissioner's office in drafting the amendment, as it is a highly technical area.

SEN. EMERSON asked **REP. NELSON** if they could require them to work with a company that is a member of a guaranteed fund. **REP. NELSON** stated that would not be feasible as surplus line carriers don't participate in the guaranteed fund, just admitted companies do. To require that would defeat the purpose of the bill.

SEN. SPRAGUE to **Mr. McGlenn**: the proposed amendment sounded reasonable but please explain whether the A+ rating is the highest rating. **Mr. McGlenn** replied the amendment is a step in the right direction. I would support the amendment but still oppose the bill. The ratings go from A+1 to A+15. The rating of an insurance company is a 'snapshot in time'; it is based on the financial status of the company at the time the financial review is done. It may not necessarily be a current reflection of the financial status.

SEN. SPRAGUE asked **Mr. McGlenn** if the amendment could be structured in such a way that if the company lost the A+ rating status we could keep the credibility of the company in check. **Mr. McGlenn** replied that you would then be dealing in insurance contracts. If a company fell below the rating and it was mid-term in the policy, there could be some penalties or short rate cancellations. There could be negative financial effects to the political subdivision from a premium standpoint. It could be done, but it would be difficult.

SEN. SPRAGUE, addressing the issue of exemption, asked whether the fact that municipalities, etc. which get exempted, could cause those of us who have to work with the Workers' Compensation system, to pick up a disproportionate share of the risk. **Mr. McGlenn** stated that his concern with the exemption was that if it is done for one, then the private sector will want to do it.

SEN. KLAMPE asked **REP. NELSON** what the benefit is to the counties in being able to do this. **REP. NELSON** deferred the question to **Mr. Grosfield** who replied that the savings to counties in dealing with a surplus lines carrier in the last fiscal year was \$127,000 in premiums, which is significant.

SEN. KLAMPE asked if that was worth the risk. **Mr. Grosfield** replied there was little risk. We are dealing with companies which in many other states are admitted companies but they choose not to be admitted in Montana for various reasons. He expressed concerns about the proposed amendment. We deal with Lloyds of London and Lloyds does not carry a rating in the USA. I think that the amendment will take away a substantial market that saves us a lot of money and provides us protection.

SEN. EMERSON asked why these companies don't think it is worth the hassle to be admitted in our state where they can sell extremely large policies. **Mr. McGlenn** stated that there are specific reasons for surplus lines companies. Lloyds of London is the largest in the world. The reason, in many cases, that they chose to be surplus lines, is that they handle risks which are normally "off the shelf" type of risks, ie. handling explosives' manufacturers. One of the reasons surplus lines do not have to file their rates and forms, is they can manuscript a policy to meet the needs of the special risks. Surplus lines are for golf tournaments, demolition derbies at the fair, etc. Nobody wants to write those policies, but the surplus lines companies do and are allowed to treat each one individually. That is why they chose not to be admitted because in so doing they would be required to file rates and forms which would lessen their flexibility in the marketplace. For the Montana Association of Counties, there may not be one company that wants to take all 56 counties in the state. The law was passed to insure that if there was an admitted carrier that would take the risk, the political subdivision would be required to go with that admitted company.

SEN. FORRESTER asked **Mr. Grosfield** the reason Lloyds of London cannot be rated. Is it because they had some problems with insolvency a few years back and shareholders lost millions of dollars? **Mr. Grosfield** stated he was not sure why they were not rated, but he believed it was because the American rating system does not rate foreign companies. The individuals that underwrote Lloyds lost money, but no insurer lost money and they are a very viable, very strong company. **Larry Zanto**, stated that the reason Lloyds is not rated is because they are not an insurance company per se. They are a facility that gathers together syndicates which are individually insured, putting their personal assets up to be allowed to do that. Some of Lloyds' syndicates were in trouble a few years ago, but not the syndicates we deal with. That is the reason Lloyds is not rated. It cannot put its assets on a balance sheet like most companies can because it is comprised of a group of syndicates.

SEN. SPRAGUE to **Larry Zanto** stated that he understood that Lloyds takes risks. Whenever you run out of insurers you can go to them for a "Red Adair" type of project. If Lloyds has to be brought into the risk taking prospects, the risk must be high. **Mr. Zanto** said the surplus lines deal more with tailored risks. **SEN. SPRAGUE** asked if risk was not really an issue here, rather it is about being more flexible than the typical company. **Mr. Zanto** replied they have been more flexible and willing to put together package programs than any other company has been willing to do.

SEN. KLAMPE asked **Mr. McGlenn** to explain the insolvency issue. Do the companies go insolvent while a claim is being processed or is it they just go insolvent? **Mr. McGlenn** stated it can be either way. It just happens.

Closing by Sponsor:

REP. NELSON closed by saying that the matter has validity and deserves the committee's consideration.

HEARING ON HB 126

Opening Statement by Sponsor:

REP. HAL HARPER, HD 52, Helena, was drafted at the request of Montana launderers and dry cleaners. They are seeking relief from regulation that current law imposes on them. In the current situation, they are required to keep articles of clothing, brought in to be cleaned, forever, if the owner forgets to pick them up. There is no provision in law that states a cut-off time period for a company storing unclaimed articles. This law would give the owner of the clothing 180 days to claim their articles, and would require the establishment to keep the tickets for a year. It would also allow them to recover their costs for cleaning and storage, and any amount over that would go to the County General Fund. The reason for that provision is because occasionally there is a fur coat or a leather coat or something of value.

Proponents' Testimony:

Dick Garrett, Montana Textile Services Association and Big Sky Cost Bureau, agreed the disposal of unclaimed laundry has long been a problem in Montana. The Department of Revenue reviewed this bill and with their help we have placed the bill under the abandoned property section. That also was responsible for the excess being put in the County General Fund. Motels and storage units are required to do so. They must also auction abandoned property. The laundry will be required merely to liquidate it. The bill will do 4 things: put definitive time of responsibility on the business establishment and the customer, allow for recovery of charges, free up valuable space, and give the customer incentive to come pick up their things. We will be

required to post a notice and we will try to standardize that notice. We did ask for an immediate effective date. The reason for this is because there is already a six month waiting period in the bill.

Fred Simmons, General Manager, National Laundry Co, Great Falls, read testimony from John Becker, General Manager, Missoula Textile Services, who was unable to attend the hearing, EXHIBIT 3. Mr. Simmons read his written testimony, EXHIBIT 4.

{Tape: 1; Side: B}

Jim Tutwiler, Montana Chamber, expressed support of HB 126.

Opponents' Testimony: None.

Informational Testimony: None.

Questions From Committee Members and Responses:

SEN. SPRAGUE stated that it is pathetic that business owners cannot just set up their own policy and notify customers of a set time period and the consequences of not adhering to it. They are not allowed individual freedom and flexibility. REP. HARPER stated he agreed and that was the very reason this group asked for deregulation.

SEN. EMERSON asked what the abandoned property law is. REP. HARPER stated he did not know the law verbatim, but he did know that the Department of Revenue drafted HB 126 parallel to the abandoned property law to make them consistent.

SEN. EMERSON stated that he thought it was terrible that the cleaners have to bear the cost of unclaimed laundry and then, if they finally do get something of value, i.e., the fur or leather coat, they must turn over the excess to the county. They should be allowed to keep it.

Closing by Sponsor:

REP. HARPER closed by saying that it would make fair sense to him if the dry cleaners could keep the excess, but the law must be consistent with the law for abandoned property. The cleaners are asking only for a way to recover their cost. SEN. SPRAGUE offered to carry HB 126 on the Senate Floor.

EXECUTIVE ACTION ON HB 126

Motion: SEN. BILL CRISMORE MADE THE MOTION THAT HB 126 BE CONCURRED IN.

Discussion: SEN. EMERSON asked if any of the other committee members felt that section 4 should be taken out of the bill to allow the cleaners to keep whatever money they may recoup by selling the items.

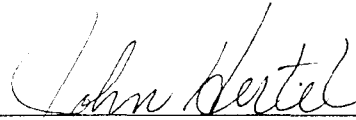
SEN. MILLER agreed with SEN. EMERSON but stated he thought the section was there to insure there was no abuse of the law.

SEN. CRISMORE stated that it was the dry cleaners bill; they came in with it, they are happy with it, so let us just pass it.

Vote: The motion that HB 126 BE CONCURRED IN CARRIED UNANIMOUSLY on oral vote.

ADJOURNMENT

Adjournment: The meeting adjourned at 9:20 a.m.



SEN. JOHN HERTEL, Chairman



LYNETTE LAVIN, Secretary

JH/11

MONTANA SENATE
1995 LEGISLATURE
BUSINESS AND INDUSTRY COMMITTEE

ROLL CALL

DATE _____

1-26-95

[illegible]

SEN:1995
wp.rollcall.man
CS-09

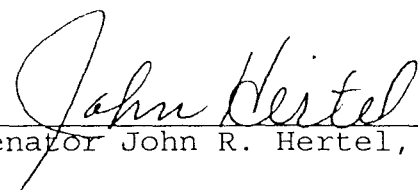
SENATE STANDING COMMITTEE REPORT


Page 1 of 1
January 26, 1995


MR. PRESIDENT:

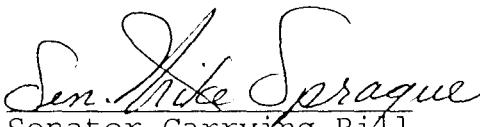
We, your committee on Business and Industry having had under consideration HB 126 (third reading copy -- blue), respectfully report that HB 126 be concurred in.

Signed: _____


Senator John R. Hertel, Chair

 Amd. Coord.

 Sec. of Senate


Senator Carrying Bill

221233SC.SRF

SENATE BUSINESS & INDUSTRY
EXHIBIT NO. 1
DATE 1-26-95
BILL NO. HB 54

INTRODUCTORY STATEMENT
(HB 54)

The Montana Association of Counties Joint Powers Insurance Authority self-insured property and casualty pool was established in 1986 under the authority provided by Section 2-9-211 of the Montana Codes. Since the inception of the pool, the pool has purchased excess insurance coverage to cover the risk over and above the self-insured retention level established by the pools' Board of Trustees. The excess coverage is currently provided by surplus lines companies eligible to write such insurance in Montana.

The pools' Board of Trustees has proceeded to operate and purchase excess coverage based on previous Insurance Commissioner's interpretations of Sections 2-9-211 and Title 33-1-102 (8) (a) that exempts political subdivision self-insured pools from the provisions of the insurance code.

Recently, the previous interpretation of Section 33-1-102 (8) (a) has been revised regarding the purchase of excess coverage by surplus lines carriers. The revised interpretation requires compliance of the purchase of surplus lines coverage under the insurance code. The result of such an interpretation requires that if an authorized or admitted carrier is available to offer equivalent coverage to the pool, the pool would have to purchase such insurance from the admitted carrier, even though such coverage would have to be purchased at an increased cost to the pool or even reduced coverage for the pool.

HB 54, as amended, clarifies this issue and allows political subdivisions, who are self-insured either separately or jointly, to obtain excess insurance coverage without proceeding under the provisions of the insurance code as a condition precedent to procuring surplus lines insurance. HB 54 would retain subsection (1) whereby the purchase of excess coverage would be procured from a surplus lines company eligible to do business in Montana and subsection 5, whereby the pool would comply with other requirements of the code when procuring excess surplus lines coverage.

SENATE BUSINESS & INDUSTRY
EXHIBIT NO. 2
DATE 1-26-95
BILL NO. HB 54

HB 54

SENATE BUSINESS AND INDUSTRY COMMITTEE

JANUARY 26, 1995

REPRESENTATIVE TOM NELSON

PRESENTED BY GREG JACKSON, JPIA MARKETING DIRECTOR

1994 - 95

Northfield/
Lloyds

Aggregate
Excess-

Stop Loss
Coverage
(Protects Loss Fund)

\$1,000,000

Loss Fund
(Pays JPJA SIR)
Invested by JPJA

At instance D_{old} (table 1) γ is defined by pool member

JPIA Member Counties and Affiliate Members

BEAVERHEAD	MEAGHER
BLAINE	MUSSELSHELL
BROADWATER	PARK
CARBON	PETROLEUM
CASCADE	PHILLIPS
CHOUTEAU	POWDER RIVER
DAWSON	POWELL
FERGUS	RAVALLI
GARFIELD	RICHLAND
GLACIER	ROOSEVELT
GOLDEN VALLEY	ROSEBUD
GRANITE	SANDERS
JEFFERSON	STILLWATER
JUDITH BASIN	SWEET GRASS
LAKE	TETON
LEWIS & CLARK	TOOLE
LIBERTY	TREASURE
LINCOLN	VALLEY
MADISON	WHEATLAND
MCCONE	WIBAUX

Conservation Districts

BITTERROOT
MISSOULA
POWELL
RICHLAND

Water / Sewer Districts

BIG FORK
MEADOWLAKE
MELROSE
SUN PRAIRIE

Irrigation Districts

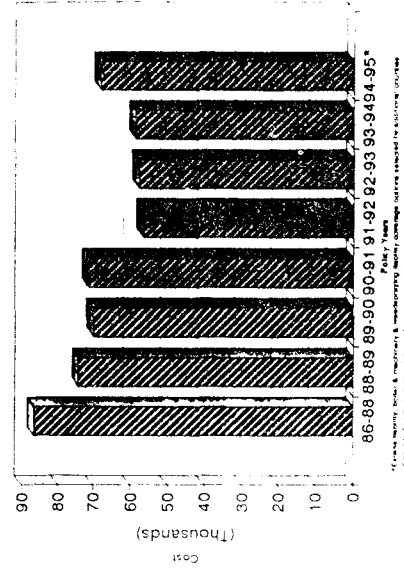
ALEALEA VALLEY
FORT BELKNAP
FORT SHAW
LOWER YELLOWSTONE
MALTA
MILL CREEK
PARADISE VALLEY
ZURICH

JPIA Report to Members

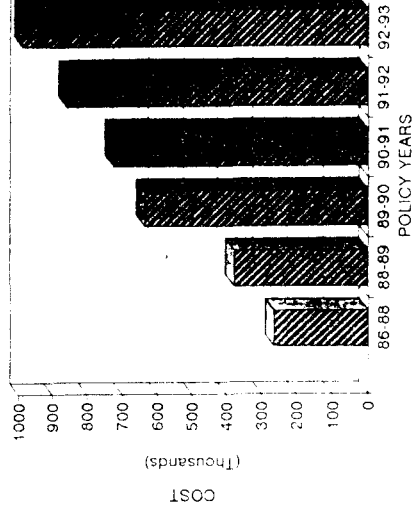
The Montana Association of Counties Joint Powers Insurance Authority has completed 93 months of operation providing property/casualty insurance coverage and services to members in Montana.

The current program continues to provide comprehensive insurance coverages for the pool members. Likewise, the program **continues to achieve the goals of the pool:** stability in insurance costs, availability of coverages, growth in self-funded equity, flexibility in managing one owns insurance program and the provision of cost/effective services provided by pool administration, risk management services and claims administration. The coverages provided by the pool continue to be expanded and enhanced with increased limits and the addition of weed liability coverage on an optional basis. In 1993 the pool offered coverage to 3 special district groups. The response from the affiliate groups since 1/1/95 has been very positive. Also, this year, the Trust divided back to 20 county members a total of \$249,467; based on the experience in the policy year ending 6/30/91. The MACo/JPIA Board of Trustees, comprised of commissioners from member counties; thank you for your continued participation in the program and look forward to a successful 1994-95 year.

Annual Program Costs
Average/County



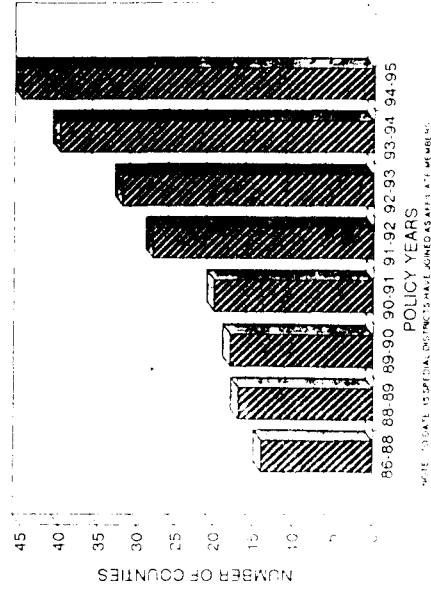
LOSS FUND EQUITY INVESTMENT (1)



(1) Source: Annual Pool Audits through June 30, 1995

EXHIBIT 2
DATE 1-26-95
HB 54

MEMBER COUNTIES



(1) Source: Annual Pool Audits through June 30, 1995

Missoula Textile Services

111 EAST SPRUCE STREET • MISSOULA, MT 59802-4599 BUSINESS & INDUSTRY
PHONE (406) 543-5171 • FAX (406) 543-5173

BIT NO. 3

ATE 1-26-95

BILL NO. HB 126

HB 126 (DRY CLEANERS' BILL)

TO ALL MONTANA LEGISLATORS AND SENATORS

read by
Fred Simmons

We respectfully request that you support HB 126, known as the "Dry Cleaners' Bill". Currently, there is much uncertainty that surrounds retail laundries' and dry cleaners' options and responsibility regarding unclaimed clothing. HB 126 will remove this uncertainty and establish definite lines of responsibility for all retail laundries, dry cleaners, and their customers. There may now be as many ways of handling this problem as there are dry cleaners in Montana. And unclaimed articles are a problem for every dry cleaner.

Twice each year, we remove all completed orders from our storage lines which are more than 6 months (180 days) old. We then store these on a "dead" line as long as possible (at least 1 year). When the "dead" line is full and we have no more available space, we remove the oldest orders. The charges from these orders are then written off as un-collectable. The articles of clothing are donated to a charitable organization such as Salvation Army or the Poverello Center.

This month, the charges we have deemed to be un-collectable amounted to \$3075.12. These were orders which we processed, stored for more than one year, and then donated to charity. Naturally, we have incurred all the normal business costs associated with processing these garments and received nothing in return.

But the loss of revenue is only one-half of the problem. The other half arises when a customer expects that we will store his or her garments indefinitely. Recently, a customer came to our office expecting to pick-up her wedding dress which she had dropped off for cleaning. She claimed she had brought the dress to us "six to eight years ago". If the customer had returned to claim her dress within two years of the date she brought it in, we could have put the clean, pressed, and boxed dress in her hands. However, she did not seek to claim the dress for "six to eight years". After that length of time, it was impossible for us to know if she had, in fact, brought the dress to us. The customer felt we should re-imburse her for the cost of the dress since we could not produce it clean and ready for her. The customer actually went to a "psychic" in hopes this person could help us "find" her dress. The customer believed we should be responsible for the dress forever. This is just not physically possible. Every dry cleaner has limited space to store unclaimed garments. Our responsibility for storage must have some reasonable time limit. HB 126 would provide this finite time of responsibility for retail laundries and dry cleaners.

Again, we respectfully request that you support HB 126. It will allow dry cleaners and retail laundries to recover the cost of processing unclaimed garments. It will further, and perhaps more importantly, establish a reasonable time limit that dry cleaners and retail laundries must be responsible for storing unclaimed garments. Thank you for your consideration.

JOHN BECKER, Sen. Mg.

Missoula Textile Services

THE NATIONAL LAUNDRY CO.

DRY CLEANERS

1000 FIRST AVENUE NORTH
GREAT FALLS, MT 59401

TEL: (406) 453-1684
FAX: (406) 453-1627

SENATE BUSINESS & INDUSTRY
EXHIBIT NO. 4
DATE 1-26-95
BILL NO. HB 126

1/13/95

Re: **HB 126 (DRY CLEANERS BILL)**

TO ALL MONTANA LEGISLATORS AND SENATORS

We request your support for HB 126, known as the "DRY CLEANERS' BILL". HB 126 will establish definite guidelines for the disposition of unclaimed items. Presently, I have a leather skirt from July of 1993. Our company offers leather cleaning as a courtesy to our customers, however we do not actually clean the leather. Those items are sent to a professional leather cleaner for processing. We pay for the UPS charges to and from the leather cleaner along with the cost of the cleaning. Our customer is then re-billed for the service. When this type of item is not claimed our company has to stand the cost of the shipping, cleaning, billing, calling the customer, and storage. We currently place those items in our "not claimed" area until it is to full, then the oldest orders are written off as bad debts and the garments donated to the Salvation Army or St. Vincent. To help combat the problem we have asked for a deposit from all our customers, this has not been well received.

Not only will HB 126 allow us to recover our cost for unclaimed items, but and perhaps even more important, will establish that definite time frame of responsibility for storage of unclaimed goods. Thank you for your consideration.

Fred Simmons
General Manager



MONTANA SENATE COMMITTEE PROXY

DATE _____

I request to be excused from the _____
Committee meeting this date because of other commitments. I desire
to leave my proxy vote with _____.

Indicate **Bill Number** and your vote **Aye** or **No**. If there are
amendments, list them **by name and number** under the bill and
indicate a **separate vote** for each amendment.

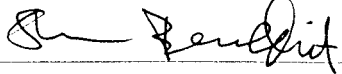
<i>HOUSE BILL/AMENDMENT</i>	<i>AYE</i>	<i>NO</i>

<i>SENATE BILL/AMENDMENT</i>	<i>AYE</i>	<i>NO</i>

Rep. _____
(Signature)

1/26/95

I wish to vote yes on HB 54
and yes on HB 126

STEVE BENEDICT


DATE

January 26, 1995

SENATE COMMITTEE ON

Business and Industry

BILLS BEING HEARD TODAY:

HB 54 Rep. Nelson
HB 126 Rep. Harper

< ■ >

PLEASE PRINT

< ■ >

Check One

Name	Representing	Bill No.	Support	Oppose
GREG JACKSON	MACO / SPIA	54	✓	
FRED SIMMONS	NATIONAL Laundry Co.	HB 126	✓	
DICK GARRETT	Mt. Textile Assn.	HB 126	✓	
Roger McGlen	INDEPENDENT INS. AGENTS ASSOC. OF MT.	HB 54		✓
Jim Twiss	MT CHAMBER	HB 126	✓	
Gordon Morris	MACO	54	✓	
Vern Petersen	MACO	54	✓	
Bob Worthington	NIMIA	54	✓	
Howard R. Bailey	MISSF	54	✓	
Jim NYS	Self	126	✓	
Jaqueline Denmark	Am. Ins. Assoc.	54		✓

VISITOR REGISTER

PLEASE LEAVE PREPARED STATEMENT WITH COMMITTEE SECRETARY