

SENATE JOINT RESOLUTION NO. 19

INTRODUCED BY ANDERSON, HIRSCH, LOWE, AKLESTAD, O'HARA,  
LENSINK, HAZELBAKER, S. BROWN, McCALLUM,  
VAN VALKENBURG, E. SMITH, TURNAGE, HAFFERMAN

IN THE SENATE

February 12, 1979	Introduced and referred to Committee on Business and Industry.
February 17, 1979	Committee recommend bill do pass. Report adopted.
February 19, 1979	Printed and placed on members' desks.
February 20, 1979	Second reading, do pass.
February 21, 1979	Considered correctly engrossed.
February 22, 1979	Third reading, passed. Transmitted to second house.

IN THE HOUSE

February 23, 1979	Introduced and referred to Committee on Business and Industry.
March 7, 1979	Committee recommend bill be concurred in. Report adopted.
March 8, 1979	Second reading, concurred in.
March 10, 1979	Third reading, concurred in.

IN THE SENATE

March 12, 1979	Returned from second house. Concurred in. Sent to enrolling.  Reported correctly enrolled.
----------------	---

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

*Leach* JOINT RESOLUTION NO. *19*  
INTRODUCED BY *Anderson, Four, Ahlsted, Hara, Jensen, Walker, J. Brown, Lee, Hirsch, McCallum, Van Valkenburg, E. Smith, Furrer, Hoffmann*

A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA ENCOURAGING THE CONGRESS OF THE UNITED STATES TO REJECT ANY LEGISLATION THAT WOULD AMEND THE McCARRAN-FERGUSON INSURANCE REGULATION ACT.

WHEREAS, the 1945 McCarran-Ferguson Insurance Regulation Act (15 U.S.C. 1011-1015) states that Congress declares that the continued regulation and taxation by the several states of the business of insurance is in the public interest; and

WHEREAS, the states have encouraged and required continued improvement in insurance coverages and the provision of insurance at reasonable rates; and

WHEREAS, the states have continually reviewed, revised, and modernized their approach to regulation in an effort to assure the availability of effective, low-cost insurance; and

WHEREAS, the insurance business is very competitive, and competition has led to a wide variety of insurance organizations that serve the diverse needs of the public; and

WHEREAS, federal regulations increase the cost of

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

government and ultimately increase the cost of products and services that consumers purchase; and

WHEREAS, there is no conclusive evidence that federal regulation of the insurance industry will have a beneficial effect upon the industry or the public; and

WHEREAS, state regulation of the insurance industry has proven to be an effective method of control while also ensuring diverse services, competitive prices, innovation, and effective delivery of insurance services to consumers; and

WHEREAS, officials of the federal government have publicly recommended amending the McCarran-Ferguson Insurance Regulation Act so as to limit state regulation of the insurance business.

NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA:

That the Legislature strongly encourages the Congress of the United States to reject any legislation that would amend the McCarran-Ferguson Insurance Regulation Act.

BE IT FURTHER RESOLVED, that copies of this resolution be forwarded to the Secretary of the United States Senate, the Clerk of the United States House of Representatives, and to each member of Montana's Congressional Delegation.

-End-

*STR 19*  
-2- INTRODUCED BILL

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

*Spact* JOINT RESOLUTION NO. *19*  
INTRODUCED BY *Anderson, Four, Ahlstedt, O'Hara,*  
*James, Hatcher, J. Brown, Lee Hirsch, M. Callan,*  
*Van Valkenburg, E. Smith, Turner, N. Hoffmann*

A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA ENCOURAGING THE CONGRESS OF THE UNITED STATES TO REJECT ANY LEGISLATION THAT WOULD AMEND THE MCCARRAN-FERGUSON INSURANCE REGULATION ACT.

WHEREAS, the 1945 McCarran-Ferguson Insurance Regulation Act (15 U.S.C. 1011-1015) states that Congress declares that the continued regulation and taxation by the several states of the business of insurance is in the public interest; and

WHEREAS, the states have encouraged and required continued improvement in insurance coverages and the provision of insurance at reasonable rates; and

WHEREAS, the states have continually reviewed, revised, and modernized their approach to regulation in an effort to assure the availability of effective, low-cost insurance; and

WHEREAS, the insurance business is very competitive, and competition has led to a wide variety of insurance organizations that serve the diverse needs of the public; and

WHEREAS, federal regulations increase the cost of

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24

government and ultimately increase the cost of products and services that consumers purchase; and

WHEREAS, there is no conclusive evidence that federal regulation of the insurance industry will have a beneficial effect upon the industry or the public; and

WHEREAS, state regulation of the insurance industry has proven to be an effective method of control while also ensuring diverse services, competitive prices, innovation, and effective delivery of insurance services to consumers; and

WHEREAS, officials of the federal government have publicly recommended amending the McCarran-Ferguson Insurance Regulation Act so as to limit state regulation of the insurance business.

NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA:

That the Legislature strongly encourages the Congress of the United States to reject any legislation that would amend the McCarran-Ferguson Insurance Regulation Act.

BE IT FURTHER RESOLVED, that copies of this resolution be forwarded to the Secretary of the United States Senate, the Clerk of the United States House of Representatives, and to each member of Montana's Congressional Delegation.

-End-

-2-

SJR 19  
THIRD READING

## 1 SENATE JOINT RESOLUTION NO. 19

2 INTRODUCED BY ANDERSON, HIRSCH, LOWE, AKLESTAD, O'HARA,  
3 LENSINK, HAZELBAKER, S. BROWN, McCALLUM,  
4 VAN VALKENBURG, E. SMITH, TURNAGE, HAFFERMAN

5  
6 A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF  
7 REPRESENTATIVES OF THE STATE OF MONTANA ENCOURAGING THE  
8 CONGRESS OF THE UNITED STATES TO REJECT ANY LEGISLATION THAT  
9 WOULD AMEND THE McCARRAN-FERGUSON INSURANCE REGULATION ACT.

10  
11 WHEREAS, the 1945 McCarran-Ferguson Insurance  
12 Regulation Act (15 U.S.C. 1011-1015) states that Congress  
13 declares that the continued regulation and taxation by the  
14 several states of the business of insurance is in the public  
15 interest; and

16 WHEREAS, the states have encouraged and required  
17 continued improvement in insurance coverages and the  
18 provision of insurance at reasonable rates; and

19 WHEREAS, the states have continually reviewed, revised,  
20 and modernized their approach to regulation in an effort to  
21 assure the availability of effective, low-cost insurance;  
22 and

23 WHEREAS, the insurance business is very competitive,  
24 and competition has led to a wide variety of insurance  
25 organizations that serve the diverse needs of the public;

1 and

2 WHEREAS, federal regulations increase the cost of  
3 government and ultimately increase the cost of products and  
4 services that consumers purchase; and

5 WHEREAS, there is no conclusive evidence that federal  
6 regulation of the insurance industry will have a beneficial  
7 effect upon the industry or the public; and

8 WHEREAS, state regulation of the insurance industry has  
9 proven to be an effective method of control while also  
10 ensuring diverse services, competitive prices, innovation,  
11 and effective delivery of insurance services to consumers;

12 and

13 WHEREAS, officials of the federal government have  
14 publicly recommended amending the McCarran-Ferguson  
15 Insurance Regulation Act so as to limit state regulation of  
16 the insurance business.

17  
18 NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE  
19 OF REPRESENTATIVES OF THE STATE OF MONTANA:

20 That the Legislature strongly encourages the Congress  
21 of the United States to reject any legislation that would  
22 amend the McCarran-Ferguson Insurance Regulation Act.

23 BE IT FURTHER RESOLVED, that copies of this resolution  
24 be forwarded to the Secretary of the United States Senate,  
25 the Clerk of the United States House of Representatives, and

SJR 0019/02

1 to each member of Montana's Congressional Delegation.

-End-

SJR 19

-3-