SENATE JOINT RESOLUTION NO. 33

INTRODUCED BY REGAN, TURNAGE, ELLIOTT, GOODOVER, LEE, STEPHENS, BLAYLOCK

IN THE SENATE

March 25, 1981	Introduced and referred to Committee on Business and Industry.
April 1, 1981	Committee recommend bill do pass. Report adopted.
April 2, 1981	Bill printed and placed on members' desks.
April 3, 1981	Second reading, do pass.
April 4, 1981	Correctly engrossed.
April 6, 1981	Third reading, passed. Ayes, 43; Noes, 0. Transmitted to House.

IN THE HOUSE

April 7, 1981

April 9, 1981

April 10, 1981

Introduced and referred to Committee on Business and Industry.

Committee recommend bill be concurred in. Report adopted.

Second reading, concurred in.

On motion rules suspended and bill placed on third reading this day.

Third reading, concurred in. Ayes, 78; Noes, 12.

IN THE SENATE

April 11, 1981

Returned from House. Concurred in. Sent to enrolling.

Reported correctly enrolled.

47th Legislature

LC 1526/01

The JOINT RESOLUTION NO. 33 1 uruage Elhit TNTRODUCED BY K 2 man STEPHENS JOINT RESOLUTION OF THE SENATE AND THE HOUSE 4 A OF 5 REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN INTERIM STUDY OF THE INSURANCE LAWS OF THE STATE OF MONTANA 6 7 AND OF THE INSURANCE INDUSTRY AS IT RELATES TO MONTANA AND REQUIRING A REPORT OF THE FINDINGS OF THE STUDY TO THE 48TH 8 9 LEGISLATURE. 10 11 WHEREAS, over 40 bills have been introduced in the 47th 12 Legislature pertaining to insurance; and 13 WHEREAS: the area of insurance law is complex and cannot be adequately considered by the Legislature during 14 15 the time constraints of a legislative session; and 16 WHEREAS, insurance is an expanding industry touching the lives of all Montanans; and 17 18 WHEREAS, certain types of insurance are compulsory for 19 engaging in designated activities; and 20 WHEREAS, the fairness and adequacy of Montana's 2 Ł regulation of the insurance industry need to be considered. 22 NOW. THEREFORE. BE IT RESOLVED BY THE SENATE AND THE HOUSE 23 OF REPRESENTATIVES OF THE STATE OF MONTANA: 24 25 That an appropriate interim committee be assigned to

study the insurance laws of the State of Montana and of the
 insurance industry as it relates to Montana. The study shall
 consider all aspects of insurance, including but not limited
 to:

5 (1) the fairness and effectiveness of insurance rate
6 policies and practices;

7 (2) the fairness to the consumer and the insured of
8 Montana's existing insurance laws and regulations;

9 (3) the adequacy of Montana's existing laws and
 10 regulations to govern the activity of the insurance industry
 11 within the state;

12 (4) the extent, scope, and identity of the insurance
13 industry's involvement in Montana's political process and in
14 the lobbies, both before the legislative and administrative
15 branches of government;

16 (5) the alternatives, benefits, and liabilities of:

17 (a) private self-insurance;

18 (b) commercial insurance; and

19 (c) public self-insurance, including state and local 20 governmental entities;

21 (6) the cost, fairness, and effectiveness of 22 computsory insurance laws;

23 (7) the investments by insurance companies in Montana; 24 and

25 (B) the adequacy of Montana's reserve requirements

-2- INTRODUCED BILL 5JR 33 LC 1526/01

with regard to the protection of the consumer insured.
 BE IT FURTHER RESOLVED, that the committee report the
 findings of the study to the 48th Legislature and, if
 necessary, draft legislation to implement its
 recommendations.

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47th Legislature

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Approved by Committee on Business and Industry

JOINT RESOLUTION NO. 33 1 uring Elhatt THTRODUCED BY 2 STEPHENS A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF 5 REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN 6 INTERIM STUDY OF THE INSURANCE LAWS OF THE STATE OF MONTANA 7 AND OF THE INSURANCE INDUSTRY AS IT RELATES TO MONTANA AND REQUIRING A REPORT OF THE FINDINGS OF THE STUDY TO THE 48TH 8 9 LEGISLATURE. 10 11 WHEREAS, over 40 bills have been introduced in the 47th 12 Legislature pertaining to insurance; and 13 WHEREAS, the area of insurance law is complex and 14 cannot be adequately considered by the Legislature during 15 the time constraints of a legislative session: and 16 WHEREAS, insurance is an expanding industry touching the lives of all Montanans; and 17 18 WHEREAS, certain types of insurance are compulsory for engaging in designated activities; and 19 20 WHEREAS, the fairness and adequacy of Montana's 21 regulation of the insurance industry need to be considered. 22 23 NOW. THEREFORE. BE IT RESOLVED BY THE SENATE AND THE NOUSE 24 OF REPRESENTATIVES OF THE STATE OF MONTANA: 25 That an appropriate interim committee be assigned to

study the insurance laws of the State of Montana and of the 2 insurance industry as it relates to Montana. The study shall 3 consider all aspects of insurance, including but not limited to:

5 (1) the fairness and effectiveness of insurance rate policies and practices; 6

7 (2) the fairness to the consumer and the insured of 8 Hontana's existing insurance laws and regulations;

9 (3) the adequacy of Montana's existing laws and regulations to govern the activity of the insurance industry 10 11 within the state:

12 (4) the extent, scope, and identity of the insurance industry's involvement in Nontana's political process and in 13 the lobbies, both before the legislative and administrative 14 15 branches of government:

16 (5) the alternatives, benefits, and liabilities of:

- 17 (a) private self-insurance;
- 18 (b) commercial insurance; and

19 (c) public self-insurance, including state and local 20 governmental entities;

21 (6) the cost, fairness, and effectiveness of 22 compulsory insurance laws;

23 the investments by insurance companies in Montana; 24 and

25 (8) the adequacy of Montana's reserve requirements

> SECOND READING 55 133

LC 1526/01

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1	with regard to the protection of the consumer insured.	
ź	BE IT FURTHER RESOLVED, that the committee report th	e
3	findings of the study to the 48th Legislature and, i	f
4	necessary, draft legislation to implement it	:5
5	recommendations.	

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47th Legislature

LC 1526/01

LC 1526/01

acter JOINT RESOLUTION NO. 33 1 INTRODUCED BY KOM Turnage Ellet 2 maner STEPHENS Blaylock 3 A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF 5 REPRESENTATIVES OF THE STATE OF MONTANA REDUESTING AN INTERIM STUDY OF THE INSURANCE LAWS OF THE STATE OF MONTANA 6 7 AND OF THE INSURANCE INDUSTRY AS IT RELATES TO MONTANA AND REQUIRING A REPORT OF THE FINDINGS OF THE STUDY TO THE 48TH 8 9 LEGISLATURE. 10 11 WHEREAS, over 40 bills have been introduced in the 47th 12 Legislature pertaining to insurance: and 13 WHEREAS: the area of insurance law is complex and 14 cannot be adequately considered by the Legislature during the time constraints of a legislative session; and 15 16 WHEREAS, insurance is an expanding industry touching 17 the lives of all Montanans; and 18 WHEREAS, certain types of insurance are compulsory for 19 engaging in designated activities; and 20 WHEREAS, the fairness and adequacy of Montana's 21 regulation of the insurance industry need to be considered. 22 23 NOW. THEREFORE. BE IT RESOLVED BY THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA: 24 25 That an appropriate interim committee be assigned to

1 study the insurance laws of the State of Montana and of the 2 insurance industry as it relates to Montana. The study shall 3 consider all aspects of insurance, including but not limited 4 to:

5 (1) the fairness and effectiveness of insurance rate
6 policies and practices;

7 (2) the fairness to the consumer and the insured of
8 Montana's existing insurance laws and regulations;

9 (3) the adequacy of Montana's existing laws and
10 regulations to govern the activity of the insurance industry
11 within the state;

12 (4) the extent, scope, and identity of the insurance
13 industry's involvement in Montana's political process and in
14 the lobbies, both before the legislative and administrative
15 branches of government;

16 (5) the alternatives, benefits, and liabitities of:

- 17 (a) private self-insurance;
- 18 (b) commercial insurance; and

19 (c) public self-insurance, including state and local 20 governmental entities;

21 (6) the cost: fairness: and effectiveness of 22 compulsory insurance laws;

23 (7) the investments by insurance companies in Montana; 24 and

25 (8) the adequacy of Montana's reserve requirements

-2- THIRD READING SJR 33

LC 1526/01

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with regard to the protection of the consumer insured.
 BE IT FURTHER RESOLVED, that the committee report the
 findings of the study to the 48th Legislature and, if
 necessary, draft legislation to implement its
 recommendations.

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SJR 0033/02

1	SENATE JOINT RESOLUTION NO. 33	1	That an appropriate interim committee be assigned to
2	INTRODUCED BY REGAN, TURNAGE, ELLIDIT,	2	study the insurance laws of the State of Montana and of the
3	STEPHENS, BLAYLOCK, GOODDVER, LEE	3	insurance industry as it relates to Montana. The study shall
4		4	consider all aspects of insurance, including but not limited
5	A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF	5	to:
6	REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN	6	(1) the fairness and effectiveness of insurance rate
7	INTERIM STUDY OF THE INSURANCE LAWS OF THE STATE OF MONTANA	7	policies and practices;
8	AND OF THE INSURANCE INDUSTRY AS IT RELATES TO MONTANA AND	8	(2) the fairness to the consumer and the insured of
9	REQUIRING A REPORT OF THE FINDINGS OF THE STUDY TO THE 48TH	9	Montana's existing insurance laws and regulations;
10	LEGISLATURE.	10	(3) the adequacy of Montana's existing laws and
11		11	regulations to govern the activity of the insurance industry
12	WHEREAS, over 40 bills have been introduced in the 47th	12	within the state;
13	Legislature pertaining to insurance; and	13	(4) the extent, scope, and identity of the insurance
14	WHEREAS, the area of insurance law is complex and	14	industry's involvement in Montana's political process and in
15	cannot be adequately considered by the Legislature during	15	the lobbies, both before the legislative and administrative
16	the time constraints of a legislative session; and	16	branches of government;
17	WHEREAS, insurance is an expanding industry touching	17	(5) the alternatives, benefits, and liabilities of:
18	the lives of all Montanans; and	18	(a) private self-insurance;
19	WHEREAS, certain types of insurance are compulsory for	19	(b) commercial insurance; and
20	engaging in designated activities; and	20	(c) public self-insurance, including state and local
21	WHEREAS, the fairness and adequacy of Montana's	21	governmental entities;
22	regulation of the insurance industry need to be considered.	22	(6) the cost, fairness, and effectiveness of
23		23	compulsory insurance laws;
24	NOH, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE	24	(7) the investments by insurance companies in Montana;
25	OF REPRESENTATIVES OF THE STATE OF MONTANA:	25	and
25	OF REPRESENTATIVES OF THE STATE OF MONTANA:	25	and

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SJR 33 REFERENCE BILL

SJR 0033/02

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(8) the adequacy of Montana's reserve requirements
 with regard to the protection of the consumer insured.
 BE IT FURTHER RESOLVED, that the committee report the
 findings of the study to the 4dth Legislature and, if
 necessary, draft legislation to implement its
 recommendations.

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