MINUTES OF THE
SENATE COMMITTEE ON COMMERCE, LABOR AND ENERGY

Seventy-sixth Session
May 6, 2011

The Senate Committee on Commerce, Labor and Energy was called to order by Chair Michael A. Schneider at 1:17 p.m. on Friday, May 6, 2011, in Room 2135 of the Legislative Building, Carson City, Nevada. The meeting was videoconferenced to the Grant Sawyer State Office Building, Room 4412E, 555 East Washington Avenue, Las Vegas, Nevada. Exhibit A is the Agenda. Exhibit B is the Attendance Roster. All exhibits are available and on file in the Research Library of the Legislative Counsel Bureau.

COMMITTEE MEMBERS PRESENT:

Senator Michael A. Schneider, Chair
Senator Shirley A. Breeden, Vice Chair
Senator David R. Parks
Senator Allison Copening
Senator James A. Settelmeyer
Senator Elizabeth Halseth
Senator Michael Roberson

GUEST LEGISLATORS PRESENT:

Assemblyman Kelvin D. Atkinson, Assembly District No. 17
Assemblyman Steven J. Brooks, Assembly District No. 19

STAFF MEMBERS PRESENT:

Scott Young, Policy Analyst
Matt Nichols, Counsel
Suzanne Efford, Committee Secretary

OTHERS PRESENT:

Alfredo Alonso, Lewis & Roca LLP
Fernando Peña, Super Pawn
Craig McCall, EZCorp
Brett J. Barratt, Commissioner of Insurance, Division of Insurance, Department of Business and Industry

Annette James, F.S.A., E.A., M.A.A.A., Lead Actuary, Division of Insurance, Department of Business and Industry
Joseph Guild, State Farm Insurance Company
Marie D. Holt, A.R.M., C.R.M., C.I.C., Chief Insurance Examiner, Division of Insurance, Department of Business and Industry
Jan Gilbert, Progressive Leadership Alliance of Nevada
Jim DeGraffenreid, Nevada Republican Party
John Wagner, Independent American Party
Christine Burns, Nevada Legislative Affairs Committee
Wendy Ellis
Betty Gilmour
Dan Hickey
Rita Hickey
Keith Lee, State Contractors' Board

CHAIR SCHNEIDER:
We will open the meeting with Assembly Bill (A.B.) 538.

ASSEMBLY BILL 538 (1st Reprint): Revises provisions governing the regulation of pawnbrokers. (BDR 54-1130)

ALFREDO ALONSO (Lewis & Roca LLP):
The genesis of A.B. 538 is simple. Many years ago, it was the decision of the Legislature to put a cap on the interest rate pawnbrokers may charge. Over the years, there have been some adjustments made to the rate, but there have been no adjustments made in the last 16 years. This has created a situation in which pawnbrokers are the only businesses in Nevada that have had to absorb all increasing costs: increases in health care, costs of employment, etc.

This bill would increase the interest rate cap by 3 percent, which is still one of the lowest in the West. Most western states have either no caps or caps as high as 20 percent. The Assembly was initially considering a 5 percent increase. The compromise with leadership and the Assembly Committee on Commerce and Labor was a 3 percent cap. It was determined that a 3 percent cap was warranted and yet not excessive.

Section 1, subsection 2 includes lowering the days property must be held for redemption from 120 days to 90 days. In effect, that will do little because there is already a 30-day extension which is part of store policy. There has been discussion over the years that if the redemption time is shortened, people will not get into a cycle of debt. Even with this change, they would still have 120 days to pick up their property. It is a fair change for both consumers and businesses.

FERNANDO PEÑA (Super Pawn):
Super Pawn supports A.B. 538.

CRAIG MCCALL (EZCorp):
EZCorp also supports A.B. 538.

CHAIR SCHNEIDER:
We will close the hearing on A.B. 538 and open the hearing on A.B. 23.

ASSEMBLY BILL 23 (1st Reprint): Enacts the Interstate Insurance Product Regulation Compact. (BDR 57-473)

BRETT J. BARRATT (Commissioner of Insurance, Division of Insurance, Department of Business and Industry):
Assembly Bill 23 would add a new chapter to Title 57 of the *Nevada Revised Statutes* (NRS) which is the insurance code. It would enact the Interstate Insurance Product Regulation Compact (IIPRC) in Nevada. The mission of the IIPRC is to promote and protect consumers while developing a streamlined review process of specific insurance products under uniform standards that member states develop and adopt. The IIPRC has jurisdiction over four asset-protection product lines or types of insurance: life insurance, annuities, disability income and long-term care insurance.

In an increasingly mobile society, these are long-term products that will travel with consumers as they move across state lines. As such, they are not as sensitive to local costs and conditions as are products such as automobile, homeowners and health insurance. The IIPRC would be funded by insurers who pay filing fees and an annual registration fee to the IIPRC. There would be no fiscal impact on State budgets because insurers would continue to pay the existing State filing fees, and, in addition, they would pay filing fees to the IIPRC.

The IIPRC includes one member from each of the member states and is designed to facilitate transparency and accountability. The activities of the IIPRC are governed by rule-making procedures which have been developed through extensive collaboration with the member states, state legislators, consumer advocates and industry representatives. All meetings are required to be open, except in very limited situations which are detailed in the bylaws.

The uniform standard-setting process is conducted through a comprehensive public notice and comment period which allows all interested parties the opportunity to participate and provide input. Another important feature of the process is its voluntary nature. If a product standard is created by the IIPRC which is not adequate, a state can opt out of the uniform standard. These features promote a consensus-based approach to decision making which would produce higher product standards that will benefit consumers in an exchange for a single point of entry for filings with uniform standards. This would provide insurers with the speed to market they want to effectively compete in the marketplace.

Section 4 would require the commissioner of insurance (COI), Division of Insurance (DOI), Department of Business and Industry (DBI), to opt out of any uniform standards that would provide a lower level of consumer protection than is offered under Nevada law. It is important to include a higher level of assurance to Nevada consumers that will be proactive in protecting their interests.

Section 4 also provides that the State would opt out of the long-term care uniform standards. The COI recently promulgated long-term care regulations which will become effective October 1, 2011. These regulations explicitly address long-term care products combined with life insurance and annuity products, and would provide for greater consumer protections, some of which are superior to those protections included in the IIPRC.

The IIPRC was created in March 2004, but could not become operational until at least 26 states joined or the states that did join represented 40 percent of the premium volume for the 4 product lines included in the IIPRC. In May 2006, the IIPRC reached both of those threshold goals and became operational. Today, the IIPRC has been adopted by 38 states and jurisdictions and represents more than two-thirds of the premium volume nationwide in the 4 product lines it includes.

Nevada consumers will benefit from the State joining the IIPRC because they will have timely access to innovative products while continuing to have their issues and problems addressed locally in Nevada by the DOI. All rights and remedies afforded to consumers under the State-based regulatory system will remain in place. The IIPRC specifically preserves the rights of state insurance regulators over market-conduct issues and pursuing appropriate regulatory and enforcement actions. The rights of consumers to pursue existing contract, tort and other remedies against insurers and agents and the rights of state attorneys general to enforce consumer protection laws will remain intact under the IIPRC.

I have reviewed the IIPRC's uniform standards and have found them to be detailed, offering objective standards comparable to Nevada's laws. In some areas, the uniform standards offer higher consumer protection than what is in Nevada law. One of the benefits would be that we will be better able to leverage our limited resources at the DOI by focusing staff's efforts on higher level tasks and on active participation in the development of the IIPRC's uniform standards.

With the expanded regulatory oversight required by the Patient Protection and Affordable Care Act (PPACA), the DOI would have more flexibility to reallocate our resources without significantly impacting our budget. Nevada would retain its authority to regulate the companies licensed in this State, and the DOI would remain the primary consumer protection point for all citizens in this State without encroachment upon the solvency oversight and the market-conduct oversight of the DOI.

Nevada would be in control of its participation in the activities of the IIPRC, and can opt out of any new uniform standards under certain conditions. Nevada can enact legislation or adopt regulations to opt out of any uniform standard for any reason and to opt out of the IIPRC at any time. Therefore, the Legislature maintains ultimate control over the State's involvement in the IIPRC.

There is also a benefit to industry. A single clearinghouse for product filings using uniform standards on a nationwide basis would allow insurers that have products available for sale in all of the member states to make a single filing. Now, insurers have to go to the individual states to file products at considerable expense to the insurer and at a significant administrative burden to the various state agencies. The industry would see a much quicker approval of products; this would allow new products to reach consumers faster.

One of the concerns raised in the Assembly was the cost to join the IIPRC. There is no cost to join the IIPRC. The member insurers would pay the expenses of the IIPRC, and Nevada would continue to receive the filing fees it receives now when products are filed. There is no downside for consumers because by reducing the costs and the expenses of insurers, the marketplace should be more competitive with new products being available for consumers.

Nevada would have the opportunity to participate in the activities of the IIPRC, including developing new uniform standards and monitoring product filings to ensure we agree with the decisions of the IIPRC and the interests of Nevada consumers are always met. In addition to State filing fees, insurers would pay an additional fee to the IIPRC to offset its administrative costs. However, the additional costs insurers would have to pay would be offset by the savings they would achieve in reduced filing fees, reduced staff time and reduced production costs. This would be the result of only having to file products in one location instead of in each jurisdiction. This would also result in a more efficient marketplace.

Section 2 of the bill enacts, without any modifications, the language of the IIPRC which consists of Articles I-XVI. Articles III-VI of the IIPRC describe the duties, the powers and the organizational structure of the IIPRC. All members of the IIPRC are voting members of the Interstate Insurance Product Regulation Commission (Commission). Any action regarding adoption of uniform standards or rules needs Commission action. The IIPRC also creates a Management Committee which consists of 14 members. The membership includes representatives from large and small states and from each geographic region to ensure equitable representation.

Nevada is in the western zone of the National Association of Insurance Commissioners (NAIC), and the state of Washington would be our initial representative in the IIPRC.

The Management Committee has six automatic members from the six states with the largest premium volume, four members from states with at least 2 percent of premium volume—which does not include the six states with the largest premium volume—and four states with less than 2 percent of premium have one representative selected from each of the four geographic regions established by the NAIC.

In section 2 of A.B. 23, Article VII of the IIPRC provides that a member state may opt out of a uniform standard by regulation or by legislation under certain circumstances. By legislation or approval of regulations, the Nevada Legislature ultimately retains authority to enter into and withdraw from the IIPRC as well as to opt out of uniform standards at any time. Article VIII addresses public access to the IIPRC's records and maintains the states' responsibilities for market regulation and enforcement. Article X provides that a product approved by the IIPRC is automatically approved for sale in all member states and addresses public access to information received by the IIPRC. Article XII describes the financing of the IIPRC. The IIPRC is financed by insurers who must pay the IIPRC's annual registration fee, filing fees and each state's filing fees. State revenue will not be affected by joining the IIPRC.

Section 3 of A.B. 23 designates the COI as Nevada's representative in the IIPRC. As previously mentioned, section 4 of A.B. 23 requires the COI to promulgate regulations to opt out of any uniform standard which is less protective than a law already in NRS. While I do not anticipate ever needing to exercise this provision, it is an important piece of IIPRC legislation. It would ensure a high level of protection for Nevada's consumers and would ensure the COI will be proactive in protecting the interests of Nevada's consumers consistent with the laws the Legislature has passed.

As allowed in Article VII of the IIPRC, page 11 of A.B. 23, section 4 of A.B. 23 provides that the State would opt out of all uniform standards involving long-term care insurance products upon adoption of the IIPRC. The IIPRC includes long-term care; however, I am not comfortable with opting into the long-term care portion of the IIPRC. Long-term care products have not been priced appropriately. I want to ensure Nevada remains in ultimate control of any changes in the long-term care marketplace.

The American Council of Life Insurers, who spoke in support of this bill in the Assembly, would like to see Nevada opt into the long-term care provisions of the IIPRC. I would like to continue to evaluate those provisions and perhaps return to the 77th Legislative Session with a recommendation either to continue to opt out of, or to opt into, the long-term care provisions of the IIPRC. There are two states that have opted out of the long-term care provisions. There is one state going through a process similar to ours in adopting the IIPRC and is proposing initially to not opt into the long-term care provisions.

Section 5 of A.B. 23 requires the COI to report to the 77th Legislative Session on the status of the uniform standards regarding long-term care insurance products in Nevada.

Assembly Bill 23 is good for Nevada, for consumers and for the insurance industry. Nevada consumers will benefit from having timely access to innovative products while continuing to have their issues and their problems addressed in this State. The DOI will be able to leverage our regulatory resources and expertise to help create high national standards which include strong consumer protections and will allow the COI to allocate resources to other areas.

By creating a central clearinghouse to receive, review and approve product filings on asset-based insurance products, and a single point of contact for filing new asset-based insurance products, the IIPRC would improve speed to market for insurers. This should ultimately result in reduced expenses.

SENATOR SETTELMEYER:
Will the COI be the member in the Commission for Nevada? Is this the way it is done in other states?

MR. BARRATT:
Yes, that is the way it is done. I do not know of any state in which that is not the case. Commission meetings are often held just before the NAIC's quarterly meetings because the commissioners are already gathered for that meeting.

SENATOR SETTELMEYER:
I am concerned about entering into a compact to form a commission to create a committee to conduct a study to report back to the Legislature. How often are the meetings held?

MR. BARRATT:
The Management Committee meets three times a year, in conjunction with the NAIC's national meetings. However, there are various subcommittees involved in the IIPRC which meet at different times throughout the year through video or telephonic conference to address different needs. For example, there is a finance committee, a membership committee and each of the different product groups has subcommittees. There are a number of meetings in which we would be participating. But as far as reporting back to the Legislature, the report that

is contemplated in A.B. 23 is a proposed amendment I requested regarding opting out of long-term care.

Because we are not now a member of the IIPRC, it is difficult to get all the information and access to all data. If this bill is passed and we join the IIPRC, we will be able to collect information and report to 77th Legislative Session with a recommendation of whether to opt into or to opt out of the long-term care provisions of the IIPRC.

ANNETTE JAMES, F.S.A., E.A., M.A.A.A. (Lead Actuary, Division of Insurance, Department of Business and Industry):
We have reviewed the provisions under the uniform standards of the IIPRC and compared them to our laws, and we will continue to do so. If Nevada becomes a member of the IIPRC, we would be able to evaluate fully the standards and the operations of the IIPRC and to make a more informed decision.

JOSEPH GUILD (State Farm Insurance Company):
We urge your support of A.B. 23. I endorse the COI's remarks in favor of this bill. State Farm Insurance Company is a nationwide company with experience in all of the states in which the IIPRC is in effect. It is a good idea for all of the reasons the COI just mentioned.

CHAIR SCHNEIDER:
We will close the hearing on A.B. 23 and open the hearing on A.B. 299.

ASSEMBLY BILL 299 (1st Reprint): Creates the Low-Cost Automobile Insurance Pilot Program. (BDR 57-178)

ASSEMBLYMAN KELVIN D. ATKINSON (Assembly District No. 17):
Assembly Bill 299 creates a low-cost automobile insurance pilot program in Clark County. Nevada law requires that all drivers have automobile insurance. It is almost impossible to estimate the exact number of Nevada drivers without insurance. However, a 2010 report by the Spending and Government Efficiency (SAGE) Commission estimated that 19 percent of Nevada drivers are without insurance. That number is probably much higher now.

Since 2010, unemployment and foreclosure rates have continued to soar in Nevada. We know people are struggling. Automobile insurance is one of the things they are choosing to go without. Assembly Bill 299 was derived from a similar program in California and was suggested to me by one of my constituents.

Too many low-income drivers remain uninsured because the costs of standard insurance premiums are beyond their financial reach. My constituents informed me that even if they are good drivers with no driving convictions on their records, they are having a difficult time paying for insurance. Families have been forced to choose which expense to cut. In this economy, people are deciding between providing food and shelter for their families or paying for automobile insurance.

There is a solution. If affordable liability insurance were to be available, most of these people choosing to go without insurance would insure their cars. Therefore, the primary goal of A.B. 299 is to provide an affordable automobile insurance option to low-income good drivers. I have been working closely with the COI and his staff to develop A.B. 299 which would allow the DOI to enact a low-cost automobile insurance pilot program in its current organizational structure. The pilot program would be available to qualified drivers in Clark County.

Section 10 of the bill establishes the requirements a person must meet to purchase a low-cost automobile insurance policy. To qualify, a person must have a gross income which is at or below 250 percent of the federal poverty level. We estimate the number is at or just below 20,000 people.

The person must be at least 19 years old and have been continuously licensed to drive an automobile for the immediately preceding 3 years. The person must be a good driver, which is defined as having no more than one at-fault property-damage accident or no more than one demerit point for a moving violation, but not both, in the immediately preceding three years. The person must not have been involved in an accident involving bodily injury or death in the past three years. College students cannot be claimed as dependents on someone else’s federal income tax returns. An applicant for the pilot program must meet all of these criteria to be eligible for the program.

Section 8 of A.B. 299 sets the financial responsibility limits for the pilot program. Section 9 establishes the factors that must be considered in setting the rates for the low-cost automobile insurance policy.

As amended, the bill requires the COI to designate one or more servicing carriers to issue policies, collect premiums and administer claims for the program. Policies must be issued by the insurer, not the producer of insurance. It is important to use an administrator who is designated by the COI to receive and process applications and determine eligibility. This would be accomplished through the request for proposal process in the next year to ensure the program is operational by the effective date of July 1, 2012.

Another concern expressed by the DOI was the original language in A.B. 299 required uninsured motorist and medical payment coverages. Nevada law requires automobile liability insurers to offer uninsured motorist coverage up to the bodily insurance limits and medical payment coverage of at least $1,000. As introduced, the bill excludes these coverages. The DOI researched this issue, and I was informed the uninsured motorist coverage is only available as a supplemental coverage on an automobile liability insurance policy. It is not available as a stand-alone coverage. Therefore, we amended section 14, subsection 4 of the bill to add uninsured/underinsured motorist and medical payment coverage to the program.

Section 16 requires the COI to assess each insurer 50 cents per policy for each sold or renewed insurance policy. This assessment of 45 cents is used to fund the program, and 5 cents of the assessment is used to advertise the pilot program.

The DOI has prepared a revised fiscal note, and the COI has advised me there would be no cost to the General Fund to start the program. Instead, the start-up money would come from the DOI, and the DOI would reimburse the General Fund in the same fiscal year.

The pilot program is starting in Clark County where there are the greatest number of uninsured motorists. California had a similar program. Los Angeles was the first to be in their program. They then branched out once the program became somewhat successful. This is what we are proposing to do.

Fifty cents is a miniscule amount to pay for these uninsured motorists. When an uninsured motorist has an accident, all of us pay for it through increases in our insurance rates. This is a less expensive way to address this problem.

CHAIR SCHNEIDER:
The 50 cents would be charged to each automobile insurance policy in the State. Is that charged per year, per quarter or per month?

ASSEMBLYMAN ATKINSON:
Most insurance policies are written for a six-month period. The charge would be 50 cents every six months.

CHAIR SCHNEIDER:
That would be $1 a year.

ASSEMBLYMAN ATKINSON:
Yes, it would.

CHAIR SCHNEIDER:
I understand the concept of a pilot program. I like pilot programs. Did you approach the insurance industry to determine if it would promote a pilot program like this one?

ASSEMBLYMAN ATKINSON:
We did approach the insurance industry. That was the original concept of the bill. However, if the insurance industry conducted a pilot program and the 50 cents was not going to be incurred by all automobile insurance policyholders, there would have been a large fiscal note with this bill. This is why we consider the option in this bill. Policyholders are going to pay either way; either $1 a year or much more through premium increases.

CHAIR SCHNEIDER:
If an uninsured motorist is in an accident with a person who only has liability coverage on the car, that person is in trouble. If the uninsured motorist is a low-income person, and if the uninsured motorist is taken to court, there would be no monetary award to the victim of an accident.

SENATOR SETTELMEYER:
How much more affordable would this insurance be for individuals?

ASSEMBLYMAN ATKINSON:
I apologize; I do not have the exact numbers with me. It was approximately $100 less.

SENATOR SETTELMEYER:
In the states that have enacted this program, how many fewer uninsured motorist are there in these states?

ASSEMBLYMAN ATKINSON:
It is difficult to determine how many people are driving without insurance. The SAGE Commission reported in 2010 that 19 percent of Nevada drivers are uninsured. We do not have any numbers from California.

SENATOR ROBERSON:
Can you please help me with these numbers? Correct me if I am wrong, but a family of four at 250 percent of the federal poverty level would have an annual income of approximately $55,875 per year. Does that sound about right?

ASSEMBLYMAN ATKINSON:
Yes, it does.

SENATOR ROBERSON:
Under this bill, if someone is making approximately $55,000, that person would qualify for this low-income program. How does the low-income program work when a person qualifies? Does that person pay something or is the insurance free?

ASSEMBLYMAN ATKINSON:
The program is not free. The person will still have to pay a premium, but it will be reduced. I do not have exact numbers, but a regular premium of $820 would be reduced to approximately $670.

SENATOR ROBERSON:
Is it your contention that those people who are not abiding by the law now by not having automobile insurance will start complying with the law because of the reduction in premium?

ASSEMBLYMAN ATKINSON:
That is the hope. That is what we have seen in California.

SENATOR ROBERSON:
Is that what has happened in California? Did you see an increase in the number of people obtaining automobile insurance?

ASSEMBLYMAN ATKINSON:
Yes, in the first year of the program in California, a few thousand people took advantage of the program. In the next year, as the program progressed, California was up to 11,000 or 12,000 people in the program.

SENATOR ROBERSON:
If this adds $1 per year to the average automobile insurance policy, what is the estimated aggregate number if this program is fully implemented in Nevada?

ASSEMBLYMAN ATKINSON:
I do not have the numbers.

MR. BARRATT:
Could you please repeat the question?

SENATOR ROBERSON:
With a 50-cent charge on an automobile insurance policy every six months, which is $1 per year, how much additional money, in the aggregate, will policyholders be paying if this is implemented throughout the State? How many automobile insurance policies do we have now?

MR. BARRATT:
Regarding Senator Settelmeyer's question, Assemblyman Atkinson is correct on the savings for people eligible for the low-cost automobile insurance program. Based on an estimate, this program would decrease the low-income person's annual premium by $184.

SENATOR ROBERSON:
If we charge all policyholders an additional $1 per year, the people in this program would each save $184 per year on their premium.

MR. BARRATT:
To clarify, it is actually 50 cents per vehicle per year. Originally, the bill proposed 50 cents per policy per year. People who are eligible for this program would save $184 per year on their premium.

SENATOR ROBERSON:
The people in the program would save $184. I was confused. You are not suggesting that everyone's premium would be reduced.

MR. BARRATT:
There is a potential that there could be an increase in other policies' premiums because the low-income policy limits are lower. For example, $3,000 is the limit for property damage on the low-income policy, while the limit in law is $10,000 for property damage. It is possible that if a person in the low-income automobile insurance program was in an accident, the $3,000 limit for property damage would not cover everything. There is a possibility that the premium of the other person involved in the accident could increase.

SENATOR ROBERSON:
Under that scenario, the other person's premium would increase.

MR. BARRATT:
Potentially, it could increase.

SENATOR ROBERSON:
Is that because the property damage is limited to $3,000 for the low-income policy versus $10,000 for other policies?

MR. BARRATT:
That is correct for property damage.

SENATOR ROBERSON:
From where did the 250 percent above the poverty level come? Is it based on what is going on in California? A person making approximately $50,000 per year cannot afford car insurance. Everyone else having to pay so that person does not have to is wealth redistribution. Maybe some people are okay with that, but I am not.

MR. BARRATT:
I cannot speak to that. We were not involved in that part of the bill. I am unaware of the origin of the 250 percent of the federal poverty level.

ASSEMBLYMAN ATKINSON:
The 250 percent of the federal poverty level came from California's program.

SENATOR COPENING:
Based upon what Senator Roberson said, there may be the possibility of an insured driver's rates increasing as a result of an accident involving a person

who is underinsured. What happens in a situation where someone has no insurance and is involved in an accident with an insured person? Are there not provisions in place on the insured person's insurance that would cover the accident? The insured person's premium would probably increase anyway, but it would increase even more if the other person was uninsured versus underinsured. Is that a correct assumption?

MR. BARRATT:
If we have a pool of people who are uninsured and become insured through this program, would that not be reflected in premium rates that would decrease? My assumption would be yes, premium rates would decrease.

We have an issue in Nevada with uninsured drivers. The more uninsured drivers we can get off the road and get insured, the better off all of us are going to be.

SENATOR COPENING:
That is good information. Actually, what I was more concerned about was the scenario in which a person, who is underinsured through this program, is involved in an accident with an insured person. The insured person's premium rate would increase because the insurer has to compensate for the amount that would be above the $3,000 limit. If a person is not insured at all and is involved in an accident with an insured person, the insured person's insurance would have to cover all the costs of the accident. Would the insured person's premium increase more in that situation than just having to compensate for what is not covered under the $3,000 limit?

MR. BARRATT:
In theory, yes it would increase. In that instance, because it would not be the insured person's fault, the insurance company would not be allowed to raise their insured's rate. However, the more people who are uninsured and involved in accidents with insured persons, the more likely that would affect the rates globally in the region or in Nevada and cause the rates to increase.

SENATOR ROBERSON:
By my calculations, using 250 percent of the federal poverty level, a family of four would earn $55,000 or $56,000 annually. This means that over half of Nevadans would be eligible for this program. Is that your understanding?

ASSEMBLYMAN ATKINSON:
No, that is not my understanding. I am not sure how far you think $54,000 for a family of four goes, but it does not go very far. I doubt very seriously that is half of Clark County.

SENATOR ROBERSON:
I beg to differ. I think it is. Regardless, one of us is right and one of us is wrong, but we have to get to the bottom of this before we vote on this bill. I think it is important for us to know what percent of Nevadans are going to be eligible for this program and what percent of Nevadans are going to be forced to pay for the people who do not have insurance.

CHAIR SCHNEIDER:
Can the DOI get the numbers for that?

MR. BARRATT:
I will get you all the numbers I can.

CHAIR SCHNEIDER:
I like the concept of getting people insured to reduce everyone's premium rates. This is a good thing. I would like to know the average cost of an accident in Clark County and how much the cost would increase when an attorney gets involved. Would this bill help?

MARIE D. HOLT, A.R.M., C.R.M., C.I.C. (Chief Insurance Examiner, Division of Insurance, Department of Business and Industry):
We will look into the filings. When a filing is presented before the DOI, we ask for backup data to justify the pricing of the proposed filing. We will get together what we have for you.

SENATOR ROBERSON:
The median income for Nevadans as of 2009 was $53,431. It appears to me that over half of the people in this State would be eligible for this program. Was that the intent behind the bill?

ASSEMBLYMAN ATKINSON:
I am not going to answer that question again. It is the same question and we will look into it.

SENATOR ROBERSON:
It is actually a different question. What is the intent of the bill? How many people do you want to cover, 10 percent, 25 percent, 50 percent, etc.? What is the goal of A.B. 299?

ASSEMBLYMAN ATKINSON:
The goal is to insure uninsured motorists.

CHAIR SCHNEIDER:
We can get that number from the DOI.

MS. HOLT:
When we prepared analyses for Assemblyman Kelvin Atkinson, we took the policy counts from California and compared them to the demographic counts for California versus Nevada. We estimated that 1,000 persons would qualify for this program. That is the basis of all of our analyses.

SENATOR ROBERSON:
Then can you explain to me how this works if it is 250 percent of the poverty level? For a family of four that is $55,000 or $56,000; yet the median income of Nevada is less than that. How can it be in California, if we are talking apples to apples, only 1,000 people would be covered?

MS. HOLT:
That was not part of our analyses. We looked at the policy count for California and then based our analyses from what their participation was versus their demographics and then estimated that same type of ratio for Nevada. We did not take that into consideration.

SENATOR ROBERSON:
What could have happened in California is maybe there were many people who were eligible but many of those people did not take advantage of the program. Does that make sense?

MS. HOLT:
That information was not made available to us as we reached out to California. I cannot answer that question.

CHAIR SCHNEIDER:
Do you think those 1,000 people would use the program or are those the people who would be eligible for the program?

MS. HOLT:
We estimated there would be 1,000 participants in the program.

CHAIR SCHNEIDER:
Do you have an eligibility pool greater than that?

MS. HOLT:
Yes, we do.

MR. BARRATT:
It is hard to predict the future of Nevada in a program that does not exist. I had asked Ms. Holt to use California numbers and extrapolate those to Nevada's population. It was a very simple equation. We did not get into eligibility concerning the median household income or the federal poverty level.

SENATOR ROBERSON:
When do you think you can get that information for us?

MR. BARRATT:
We will get working on it right away, and I anticipate we should be able to get it to you next week.

JAN GILBERT (Progressive Leadership Alliance of Nevada):
We support A.B. 299. This is an issue of economic justice. The Progressive Leadership Alliance of Nevada will be publishing a racial equity report card and this bill will be part of that report card. In our analysis of the population of Nevada, over 50 percent of the people living in this State are in poverty and are either black or Latino. This would disproportionately affect communities of color.

The 250 percent of the federal poverty level is commonly used in different programs. For example, Nevada Checkup eligibility uses 200 percent of the poverty level, and the PPACA uses 200 percent of the poverty level. The percentage varies from program to program. You cannot look at an average family of four. That is not the average size family. You have to look at all of the different levels. A family of three on the chart is much less, a family of two is much less and a single person is much less. That would not relate to the median income and the number of the population. That is my interpretation of the federal poverty level.

We have high expenses in this State. This bill limits the eligible population to people 19 years of age or older who have had a license for 3 years. This is for people who may have had insurance, but had to give it up because of expenses in their lives. Health insurance is very expensive for a family. A single parent has a very difficult time making ends meet. This could make a difference for them. We are looking at this as an assistance to families living in poverty who can then pay all of their bills. This could help them. That $170 per month could make a difference.

MR. GUILD:
I am not opposed to A.B. 299. I may be able to provide information on some of the questions that were asked.

State Farm Insurance did not oppose this bill in the Assembly. Since that time, because of questions asked of us, I asked the question, "What is the savings?" For a State Farm Insurance qualified participant in this plan, the savings would be about $50 per year.

CHAIR SCHNEIDER:
To whom would there be savings?

MR. GUILD:
The savings would be to a qualifying participant in this plan if State Farm Insurance offered this insurance. The participant would save about $50 a year in this plan as opposed to other insurance they might purchase from State Farm Insurance.

We are not opposed to the bill. This is a policy decision for the Legislature. State Farm Insurance would participate in the program as a company. As a result of that, I have one concern. For a $50 savings, the participant would get $3,000 of coverage for property damage liability, and any damage liability above that amount would have to be paid by the participant. It is not a concern that causes State Farm Insurance to oppose the bill, but this Committee needs to be aware of that.

JIM DEGRAFFENREID (Nevada Republican Party):
I am a licensed insurance agent in both California and Nevada. Because my office is local and this is a program proposed for Clark County, I have no financial interest in the bill beyond the surcharge which would appear on my own personal auto policy.

The Nevada Republican Party opposes this bill because of the increased fees to be charged to Nevada citizens. These fees will be used to support a new program which has had little success in California. That program is what this plan is based on almost word for word.

It creates an additional bureaucracy. Fiscal notes indicate it will cost over $800,000 to hire employees, advertise the plan and other operational costs of the program. There is open-ended authority for the COI to increase that as needed.

We object to the fact that drivers statewide will have to subsidize this program which benefits drivers in a single county and allows them to avoid the minimum liability rules all drivers must follow under current law.

In vetoing an extension to the California program in October 2009, then-Governor Schwarzenegger pointed out there was a low rate of participation in California. The latest figures from the California Department of Insurance, which are not up to date, indicate that in 2004 there were over 3.5 million uninsured drivers in California. That is about 14 percent of the registered vehicles at that time. That compares to 1995 when 30 percent of vehicles, or 6 million uninsured vehicles, were on the road in California. Without this program, California was able to cut their rate of uninsured motorists in half over the course of ten years.

When California put this program into effect in 2000, it started as a pilot program in Los Angeles and San Francisco Counties. The program went statewide in 2006, and by the time the governor vetoed the extension in October 2009, California had 48,940 policies out of the 3.5 million uninsured drivers. That is about 1.5 percent, which is not a good success rate.

The coverage this small number of drivers gets is not enough to do much good in the event of an accident or any other claim situation. Going from a $10,000 property damage limit to a $3,000 property damage limit for a savings of $50 per year, is not sufficient to allow for the extra risk to which those drivers would be exposed. They are going to believe they are covered. For a small savings they would be covered less than one-third as well as what they should be.

SENATOR SETTELMEYER:
By letting the private insurance industry drop Nevada's $10,000 property damage liability limit to $3,000, how much would insurance premiums be reduced without the government getting involved in creating a new program?

MR. DEGRAFFENREID:
Without having any facts to support it, and just knowing the way insurance works, there would not be any effect on rates. The costs of accidents would be the same, the only questions is whether the cost would be borne by the driver who has $3,000 in coverage, or by the other driver who has to use the uninsured motorist coverage to pay for it. The insurance payouts should be the same. If they were less, it would be because the low-income driver with the insufficient policy has to somehow come up with money out-of-pocket which is unfair for the low-income driver.

SENATOR ROBERSON:
Sir, you said the governor of California vetoed the expansion of their program. Is that correct? Is this now a "shuttered" program, or is it still ongoing?

MR. DEGRAFFENREID:
The program is still ongoing according to the California Department of Insurance Website. I did not go through the Website to determine if the veto was overridden.

SENATOR ROBERSON:
Then-Governor Schwarzenegger did veto it.

MR. DEGRAFFENREID:
Yes, he did.

CHAIR SCHNEIDER:
He vetoed the extension of the program to expand it further.

MR. DEGRAFFENREID:
Yes, it was due to expire January 2011.

SENATOR ROBERSON:
Has it expired?

MR. DEGRAFFENREID:
No, it has not. I do not know the details. The veto must have been overridden. I can check on those details and get back to you.

SENATOR ROBERSON:
Yes, I am curious. It sounds like the program was not a success in California, and now we are trying to bring that failure to Nevada.

CHAIR SCHNEIDER:
Would you please provide us with that information?

MR. DEGRAFFENREID:
Yes.

JOHN WAGNER (Independent American Party):
We oppose this bill. I have several questions that should be answered by law enforcement. The law now states that we need to have insurance to drive an automobile and the car has to be registered with insurance. As I understand it, the insurance companies are supposed to notify the Department of Motor Vehicles (DMV) whenever an insurance policy is cancelled. The DMV is not doing their job to crack down on the people who do not have insurance.

When someone gets pulled over by a police officer, the officer wants the driver's license, the car registration and the proof of insurance. Why do you have to show proof of insurance? The police officer is supposed take the car off the road if there is no proof of insurance. That would eliminate a lot of uninsured motorists. The fact that someone might get stopped for driving without insurance might be an incentive to find a way to get insurance. Why should I have to pay for somebody else's insurance policy? In fact, I would qualify under the 250 percent of the federal poverty level. Why should someone else have to pay my insurance if I decided to do that? If we were enforcing the laws we have now, we could take care of the problem.

CHRISTINE BURNS (Nevada Legislative Affairs Committee):
We also oppose this bill. I was surprised a committee that deals with facts and details would be making assumptions. Most of us know the root word of assumption is assume. That word has some very negative connotations to both of us when we make assumptions.

How many people would "jump ship" on regular insurance to get a lower insurance premium? The idea is admirable. All of us would like to see most people insured. But the fact is we each have to be responsible for ourselves. We are not here to protect everybody from themselves. Part of owning a car is the responsibility of insuring that car. We cannot take over the responsibility and play parent to every person who needs, or thinks they need, help. The savings mentioned are abysmal for people who are struggling.

Two hundred dollars is not going to make a difference in people's budgets if they are having trouble paying their insurance. And, with the lower amount of coverage, it is definitely not going to be a benefit to them as the State Farm Insurance representative pointed out.

Why would the cost for insurance companies to run this program be so much greater than it would be for the State to run this program? We are in a time of fiscal need and to take on one more piece of fiscal management when we cannot meet other needs would be irresponsible.

I am asking you not to support this bill because I do not see many people participating in this project. We still have a lot of questions to be answered. There are so many other greater needs. We need to be independently responsible for supporting ourselves.

MR. BARRATT:
The DOI is neutral on this bill. This is an important policy decision that the Legislature needs to make. I am pleased the DOI and I have been able to provide Assemblyman Kelvin Atkinson with information, and I am pleased to provide this Committee with the information they have requested.

WENDY ELLIS:
I oppose this bill. The minimum liability coverage requirements of the law are $15,000 per person, $30,000 for two or more people per accident and $10,000 for property damage. You would be asking us to subsidize people who

may make $5,000 a year less than we do to subscribe to a lower standard. You are going to hold them to a lower standard which does not comply with Nevada law.

If I were to decrease my own liability coverage—I carry $250,000, $500,000 and $100,000—my insurance rates would go down. This is suddenly not going to bring people forward who do not have insurance to get insurance because it is going to cost a little less. If people already have insurance and want to save a little money, they will probably show up and take part in this program. However, it would not help me if they run into me.

Section 13, subsection 1, of A.B. 299 states:

> A low-cost automobile insurance policy may be cancelled only for: (a) Nonpayment of premium; (b) Fraud or material misrepresentation affecting the policy or the insured; or (c) The purchase of additional liability coverage in violation of section 14 of this act.

People would not be permitted to purchase additional liability coverage. If people would be eligible for this program, they would be covered below the limits of what the law requires, and they would not be allowed to insure themselves for more. It astounds me.

I pay my insurance to drive on the roads in Nevada. It is the law. I have to cover myself and take responsibility for my driving and for my own liability. I pay for two cars for myself and my daughter. If people choose not to purchase insurance, they should not be driving a car. We have spent millions and millions of dollars on a bus system in Clark County. I would suggest they get a bus schedule.

If you look at the census data, more than half of the people in Nevada would be eligible to participate in this program. The number of people who are going to come out and take part in this program after you have already hired staff, purchased equipment and established the cost of the program, does not justify being a benefit to the State.

BETTY GILMOUR:
I am opposed to this bill. Pilot programs have a tendency to become entrenched and institutionalized. This would establish a whole new class of entitlement.

Driving is a privilege. It is not a right. With it comes responsibility, and if you cannot handle that responsibility then you do not deserve that privilege. This should be handled in the private sector. Government has no business in the insurance business. Let us kill this bill and let the private sector handle this problem.

DAN HICKEY:
I oppose this bill. It was estimated that 1,000 people might participate in this program. It is going to bring back the uninsured. Nineteen percent of the drivers in this State are uninsured. According to my math, that means we have 5,000 vehicles on the streets that are properly registered.

Insurance is not a way to get permission to drive your automobile on the streets. Insurance is meant to protect the people you may hurt or maim. That is the purpose of insurance and that should be your focus. You would reduce the coverage by one-third. I guess you figure that my medical expenses or the repairs of my car, should I be hit or injured, are going to go down one-third when you pass this. I do not think so.

RITA HICKEY:
I oppose this bill. The reduction in the amounts of coverage bothers me the most. I thought insurance was to protect people who could be injured or die in a car accident. It is wrong to reduce that amount.

The main concern of the sponsor of this bill is to provide insurance to those people who cannot afford it. Since when has driving become a right instead of a privilege? If they cannot afford to buy insurance, how can they afford to buy gas at $4 per gallon? What is next, a special tax for those of us who can still buy gas? We are redistributing the wealth. It is unfair.

CHAIR SCHNEIDER:
Assemblyman Atkinson, I appreciate your bringing A.B. 299 to this Legislature. I know your intentions are only good. I am acutely aware of the urban sprawl in Las Vegas and how difficult it is to get to work. Even though our bus system is fairly effective, we do not have a rail system yet, but maybe we can accomplish that this Session.

I do not understand why people do not "get it." We are talking about the working poor. The person who works at 7-Eleven and whose spouse works at

Starbucks does not have a lot of money, but still has to get to work. Gas is $4 a gallon, and they are getting "crunched" all the time.

ASSEMBLYMAN ATKINSON:
I have listened to the opposition and I am a little taken aback. We had a full hearing on this bill in the Assembly, and I did not hear from any of these people. I feel a bit honored they chose to wait until the bill was in the Senate to come out in opposition.

The gentleman from the Republican Party said many things that are not the truth. One of them was the fiscal note. With the proposed amendment, the fiscal note was removed. There is no $800,000 fiscal note attached to this bill. That is the purpose of the 50 cents.

Some people stated that $184 savings is nothing. Ask that of someone who is suffering; ask that of someone who cannot provide groceries for their family; ask that of someone who needs that $184 to pay for medication.

We have talked about the poverty levels in this State and more and more people being in the poverty levels. What is being missed in this whole discussion is that we are going to pay for these people who are driving without insurance one way or the other. We are either going to pay for them up front at 50 cents per policy, or we are going to pay for them later when the DOI begins to raise all of our insurance rates because we have so many uninsured people getting into accidents. This is the cheaper route, or we can wait until all of our policies increase.

I want it to be clear that no one has taken any examples from California. As a representative of a district in Clark County which would be affected by this bill, I am not suggesting we take anything from California. The only thing I suggested, as a nearby state, California was an example that we used. The idea did not come from California. The idea came from me and some of my constituents. California happened to have an example of something we were considering. California did not come to us and say look at this great idea, why do you not do it? People have to understand that we are subsidizing, no matter what.

People without insurance are still going to drive their cars. We are going to pay for them when they are involved in an accident. If this Committee continues to have questions or concerns, the DOI has offered to provide information and statistics, and I will do likewise.

CHAIR SCHNEIDER:
If people cannot drive their cars to get to work, then it will cost us welfare dollars. It is an escalating thing. We need to get people to work and we need to keep them driving. I do not know if this is the proper method, but it is something we should look at.

I will let Assemblyman Atkinson deal with the DOI and get the information requested by Committee members. We will not take action today on this bill. We have received a letter of concern about this bill from Mark Sektnan, Vice President, Property Casual Insurers Association of America (Exhibit C), and a letter of opposition from Juanita Cox, Citizens in Action (Exhibit D). We will close the hearing on A.B. 299 and go back to A.B. 538 which was heard earlier today.

SENATOR SETTELMEYER MOVED TO DO PASS A.B. 538.

SENATOR ROBERSON SECONDED THE MOTION.

CHAIR SCHNEIDER:
The bill consists of an agreement made with the Assembly to increase the interest rate a pawnbroker may charge from 10 percent to 13 percent a month and decrease the redemption days from 120 days to 90 days.

THE MOTION CARRIED UNANIMOUSLY.

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CHAIR SCHNEIDER:
We will go back to A.B. 23 which was also heard earlier today. This bill would allow Nevada to become a member of the IIPRC. We will bring this up again next week to get answers to the Committee's questions.

SENATOR COPENING:
Is there going to be a proposed amendment to this bill?

CHAIR SCHNEIDER:
No, there is no proposed amendment.

We will open the work session on A.B. 31 with a work session document (Exhibit E). This bill relates to contractors and modifies the $1,000 limit for a non-licensed so-called "handyman."

ASSEMBLY BILL 31 (1st Reprint): Revises an exemption from the provisions governing contractors. (BDR 54-621)

SENATOR SETTELMEYER:
I am still concerned about the concept of "handyman." If someone does two items of work for a person totaling less than $1,000, he cannot do anything else for that person.

SENATOR COPENING:
The State Contractors' Board (SCB) is there to protect citizens. We should work with the SCB on our concerns about the bill. I could take on the responsibility to work with the SCB.

CHAIR SCHNEIDER:
That will be fine. Please work with Keith Lee.

SENATOR BREEDEN:
My concern is the $1,000 limit. Would you be amenable to raising the limit?

CHAIR SCHNEIDER:
We will close the work session on A.B. 31 and open the work session on A.B. 150 with a proposed amendment in a work session document (Exhibit F).

ASSEMBLY BILL 150: Revises provisions governing portfolio standards for providers of electric service. (BDR 58-848)

CHAIR SCHNEIDER:
This is Assemblyman David P. Bobzien's bill which revises the definition of "energy efficiency measure" for purposes of meeting the renewable-energy portfolio standard to include measures that are implemented at the service location of a retail customer as well as those that are physically installed at a retail customer's location.

SENATOR SETTELMEYER:
I remember the testimony on this bill, and I was reluctant about the amendment. But, since Assemblyman Bobzien objects to the proposed amendment, I will move to do pass.

CHAIR SCHNEIDER:
The sponsor of the bill does not like the amendment. We will close the work session on A.B. 150.

SENATOR SETTELMEYER MOVED TO DO PASS A.B. 150.

SENATOR COPENING SECONDED THE MOTION.

THE MOTION CARRIED UNANIMOUSLY.

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CHAIR SCHNEIDER:
We will open the work session on A.B. 352 with a work session document (Exhibit G). This is Assemblywoman Maggie Carlton's bill which relates to deceptive trade practices directed at certain persons with mental or physical infirmities or with disabilities such as illiteracy.

ASSEMBLY BILL 352 (1st Reprint): Revises provisions relating to certain trade practices. (BDR 52-976)

CHAIR SCHNEIDER:
We will close the work session on A.B. 352.

SENATOR COPENING MOVED TO DO PASS A.B. 352.

SENATOR PARKS SECONDED THE MOTION.

THE MOTION CARRIED. (SENATORS HALSETH, ROBERSON AND SETTELMEYER VOTED N0.)

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CHAIR SCHNEIDER:
The next bill in your work session documents is A.B. 429 (Exhibit H).

ASSEMBLY BILL 429 (1st Reprint): Revises provisions governing manufactured home parks. (BDR 10-565)

SENATOR SETTELMEYER:
I have received information from the Manufactured Housing Division, DBI. They sent me the average cost for moving a mobile home. The cost increase as a result of the passage of this bill would be anywhere from $150 to $200. Increasing the mileage from 100 miles to 150 miles does not add much to the moving cost.

CHAIR SCHNEIDER:
If you move a mobile home 150 miles from Las Vegas, you could be in Arizona, California or Utah.

SENATOR SETTELMEYER:
I can ask for clarification. I thought a mobile home could only be moved within the State.

CHAIR SCHNEIDER:
I agree with you, it does not increase the cost that much. We will close the work session on A.B. 429.

SENATOR ROBERSON MOVED TO DO PASS A.B. 429.

SENATOR BREEDEN SECONDED THE MOTION

THE MOTION CARRIED UNANIMOUSLY.

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CHAIR SCHNEIDER:
We will go to the final bill in the work session documents, A.B. 441 (Exhibit I). This is Assemblyman Steven J. Brooks' bill which would require the SCB to establish an advisory committee to make recommendations concerning classification for licensure of persons who install building shell insulation or thermal system insulation.

ASSEMBLY BILL 441 (1st Reprint): Provides a classification of licensing for certain persons who install and maintain thermal system insulation. (BDR 54-1080)

SENATOR HALSETH:
Could Keith Lee please come to the table and provide the information I requested during testimony?

KEITH LEE (State Contractors' Board):
I have the information you requested. The question was, since the inception of the ability of the SCB to convene advisory committees, how many advisory committees have we had and how many have been dissolved? We have had none and we have dissolved none. We have never convened an advisory committee. We work through issues with informal sessions. If necessary, the issues would go to regulatory hearings at which time the regulatory process is begun with public vetting, processing and hearings. Assembly Bill 441 proposes to convene an advisory committee to make recommendations regarding the classification of licensure of persons who install or maintain thermal system insulation.

SENATOR HALSETH:
If we have never had an advisory committee, why do we need to legislate for one now?

MR. LEE:
This bill was not brought forward by the SCB. It was a bill that mandated we create classifications for thermal insulation and related matters. In working with the sponsor and other interested parties, we determined it is premature to order the SCB to develop a new classification without first determining and investigating whether or not the SCB needs to go through with a new classification. The best way to get to the issue is to have a mandated advisory committee, rather than mandating the SCB to go forward with additional classifications.

It is a compromise between what was initially requested and where the SCB and members of the industry thought we should go with it.

SENATOR HALSETH:
When we heard testimony, we talked about advisory boards serving their purpose and then dissolving. I do not see any mention in the bill of the time limit of the advisory board. Would you support an amendment to this bill to insert a date in which this advisory board should dissolve?

MR. LEE:
The SCB has no problem with a sunset date on an advisory committee.

SENATOR COPENING:
Is this a committee or a board? It is like any other committee brought together to address a problem. Is that correct?

ASSEMBLYMAN STEVEN J. BROOKS (Assembly District No. 19):
This is part of the confusion. This is not a board; this is just a committee. It is a group of individuals coming together to determine if what we have requested in this bill is necessary and if it is something that we need. If we do not need it, then we will move forward. If we do need it, that recommendation will be made to the SCB and they will make the determination. We do not mind having a deadline on the committee. That might expedite the process.

SENATOR COPENING:
Is this a paid or volunteer advisory committee?

ASSEMBLYMAN BROOKS:
This is a volunteer committee.

SENATOR COPENING:
That makes a big difference. There is nothing at risk when you are talking about a volunteer committee. The committee is there to do a job and report back its findings to the SCB. Hopefully, this group of experts will help the SCB rather than the SCB doing guesswork in these areas.

SENATOR SETTELMEYER:
Considering this bill is just referring to making recommendations, I will support this bill.

CHAIR SCHNEIDER:
I will close the work session on A.B. 441.

SENATOR HALSETH MOVED TO DO PASS A.B. 441.

SENATOR SETTELMEYER SECONDED THE MOTION.

THE MOTION CARRIED UNANIMOUSLY.

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CHAIR SCHNEIDER:
Having no further business, the Senate Committee on Commerce, Labor and Energy is adjourned at 3:17 p.m.

RESPECTFULLY SUBMITTED:

____
Suzanne Efford,
Committee Secretary

APPROVED BY:

____
Senator Michael A. Schneider, Chair

DATE:______________________________________

EXHIBITS			
Bill	**Exhibit**	**Witness / Agency**	**Description**
	A		Agenda
	B		Attendance Roster
A.B. 299	C	Chair Schneider	Letter of Concern
A.B. 299	D	Chair Schneider	Letter of Protest
A.B. 31	E	Chair Schneider	Work Session Document
A.B. 150	F	Chair Schneider	Work Session Document
A.B. 352	G	Chair Schneider	Work Session Document
A.B. 429	H	Chair Schneider	Work Session Document
A.B. 441	I	Chair Schneider	Work Session Document