MINUTES OF THE
SENATE COMMITTEE ON COMMERCE, LABOR AND ENERGY

Seventy-ninth Session
May 1, 2017

The Senate Committee on Commerce, Labor and Energy was called to order by Chair Kelvin Atkinson at 8:09 a.m. on Monday, May 1, 2017, in Room 2135 of the Legislative Building, Carson City, Nevada. The meeting was videoconferenced to Room 4412E of the Grant Sawyer State Office Building, 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 Kelvin Atkinson, Chair
Senator Pat Spearman, Vice Chair
Senator Nicole J. Cannizzaro
Senator Yvanna D. Cancela
Senator Joseph P. Hardy
Senator James A. Settelmeyer
Senator Heidi S. Gansert

GUEST LEGISLATORS PRESENT:

Assemblywoman Irene Bustamante Adams, Assembly District No. 42
Assemblywoman Olivia Diaz, Assembly District No. 11

STAFF MEMBERS PRESENT:

Marji Paslov Thomas, Policy Analyst
Bryan Fernley, Counsel
Lynn Hendricks, Committee Secretary

OTHERS PRESENT:

Barbara D. Richardson, Commissioner of Insurance, Division of Insurance
Randy Soltero, International Alliance of Theatrical Stage Employees and Moving Picture Technicians, Artists and Allied Crafts of United States and Canada, Local 720
John Gorey, International Alliance of Theatrical Stage Employees, Local 720

Marielle Thorne, International Alliance of Theatrical Stage Employees, Local 720
Fran Almarez, Teamsters
Bob Ostrovsky, Nevada Resort Association; Employers Holding Company
Rob Benner, Building and Construction Trades Council of Northern Nevada
Chaunsey Chau-Duong, Southern Nevada Water Authority, Las Vegas Valley Water District
James Halsey, International Brotherhood of Electrical Workers, Local 357
James Reid, President, JR Lighting, Inc.
J. D. Decker, Administrator, Division of Industrial Relations, Department of Business and Industry
Connor Cain, Nevada Bankers Association
George Burns, Commissioner, Division of Financial Institutions, Department of Business and Industry
Gregory R. Gemignani, Nevada Credit Union League
Phyllis Gurgevich, Nevada Bankers Association
Alfredo Alonso, Nevada Beer Wholesalers Association; Southern Glazer's Wine and Spirits
Jaron Hildebrand, Craft Brewers Manufacturing Group
John Oceguera, Breakthru Beverage
Peter Guzman, President, Latin Chamber of Commerce
Mike Draper, Argentum Partners
Tom Young, Brewmaster, Great Basin Brewing Company
Arturo Castro, Latin Chamber of Commerce
Michael Hillerby, Anheuser-Busch InBev
Lesley Pittman, MillerCoors
Keith Lee, Distilled Spirits Council of the United States

CHAIR ATKINSON:
I will open the hearing on Assembly Bill (A.B.) 12.

ASSEMBLY BILL 12 (1st Reprint): Makes various changes relating to insurance adjusters. (BDR 57-465)

BARBARA D. RICHARDSON (Commissioner of Insurance, Division of Insurance):
This bill has to do with insurance adjusters. Adjusters are people who, when an insurance claim comes in, determine how a claim should be settled—for example, whether a damaged car should be totaled or fixed. They are also brought in for home claims and large commercial business claims.

In the past, Nevada had an independent adjuster law for those adjusters who worked for companies on an ad hoc basis. We had some large carriers who had staff adjusters who worked for them, which made hard it for the adjusters to get licenses in other states. We worked to enable those adjusters to get reciprocal licenses. Then, instead of being independent adjusters, they would become either company or staff adjusters. A lot of the changes in A.B. 12 deal with that issue.

I have a chart (Exhibit C) that details every section of the bill and gives the reason for the changes. All the changes in A.B. 12 either make the broad adjuster license available for reciprocity or have to do with catastrophe licensing. This would make it much easier, in the event of a catastrophe, to bring in licensed, experienced adjusters from other states for the period of the catastrophe.

I will walk you through the bill. Section 1 of the bill adds the new third-party administrator requirements to *Nevada Revised Statutes* (NRS) 684A. The idea is to draw in those third-party administrators who also have adjusters working for them. This provision of the bill is concerned with workers' compensation (WC). The idea is to make sure all WC administrators have the necessary training.

Sections 1 through 6 are definitions. The definitions having to do with business entities come from uniform standards across the U.S. "Catastrophe" is defined in section 3 of the bill.

Section 7 talks about the 24 hours of continuing education licensed adjusters must complete in order to have the license renewed. The hope is that those adjusters who were licensed under the incorrect license will now shift over to the right license, which would be the company adjuster. They will get credit for any continuing education they have had.

Section 8 talks about standards of conduct for adjusters. Adjusters are forbidden to give legal advice or work with claimants they might be able to get reimbursement from. This is to make sure these standards are kept in play.

Sections 9 through 11 talk about the issuance of nonresident licenses for adjusters. There are now 33 states that issue licenses for adjusters, and we want adjusters licensed in Nevada to be able to adjust claims in other states as well. This standard will help make that possible.

Section 12 defines those who are not considered adjusters in Nevada. There is a group of people who work with adjusting claims, but they do not actually do the adjusting themselves. They either process them or they work in the legal services to help support adjusters.

Section 13 talks about something called "home state" adjusters. In states where adjusters are not licensed, adjusters often look to get licensed in another state so they can move freely between the two states. Nevada is opening its doors to allow, for example, adjusters from Wyoming who may want to be licensed in Nevada. They would then be Nevada home state adjusters. They would be considered our residents for the purposes of education and testing, even though they might actually live in Wyoming.

Section 14 talks about two new adjuster licenses, one for company adjusters and one for staff adjusters. A company adjuster is a salaried employee of an insurer. We have run into situations in which salaried adjusters were getting licenses as independent adjusters, which does not fit. This caused problems when they tried to get reciprocal licenses in other states.

Section 15 clarifies adjusting exceptions.

Section 15.5 sets the fees for the two new license types. Basically, the fees are exactly the same as for adjusters.

Section 17 talks about emergency temporary adjusters. This will make sure, in the event of a catastrophe, that we can get adjusters from other states to help us respond to the increased amount of insurance work in such a case. It is usually short-term, 90 days. The adjusters come to the State, work on the claims and leave. We control the work with the carriers who license them and keep the standards high.

Section 19 talks about the business entity license. This is a standard definition that will allow us to have reciprocity with other states.

Section 20 talks about the Uniform Individual or Uniform Business Entity forms. These applications will make it easier for folks to move across state lines.

Section 21 exempts applicants from the examination requirements if they have taken similar exams in other states. We want to encourage people to come into Nevada if they have already done the testing required to get their licenses.

Section 22 authorizes the Commissioner of Insurance to enter into a contract with a nongovernment agency. This has to do with our work with the National Association of Insurance Commissioners, where we use a single database across all states. This will make it much easier for those who are licensed to move between states. Someone who is licensed in Nevada would be able to get a license in Texas in a matter of hours rather than weeks.

Sections 23 through 26 are minor corrections to make sure the licensing changes we made are across the entire bill.

SENATOR GANSERT:
You talked about continuing education and moving from one chapter to another. Will adjusters have the same continuing education requirements in the new chapter as they did in the old chapter?

MS. RICHARDSON:
Yes.

CHAIR ATKINSON:
I will close the hearing on A.B. 12 and open the hearing on A.B. 83.

ASSEMBLY BILL 83 (1st Reprint): Makes various changes relating to insurance. (BDR 57-159)

MS. RICHARDSON:
This is our insurance omnibus bill. There are some overall themes, but many of the provisions do not tie together, so I will go through it section by section. I have a chart (Exhibit D) that explains the effect of and reason behind each section of the bill. I have also provided a one-page list of the different sections of Title 57 of the NRS affected by A.B. 83 (Exhibit E). There are 58 statutes affected.

One of the overlying themes you will be hearing in this bill has to do with the medical malpractice co-ops, which have had supervision and solvency issues here and in other states. Quite a few insurance companies appeared suddenly

and disappeared just as quickly. A lot of the corrections or fixes in this bill are attempts to keep those situations from happening in the future, as well as putting more protections in place for consumers if they do. I am sure you read the news that quite a few doctors and consumers felt the burden of the insolvency wave that hit Nevada. We made some surgical moves in this bill to try to address that issue.

Sections 1 through 13 of A.B. 83 have to do with adopting the Administrative Supervision Model Act. This will allow the Division of Insurance to step in before a company becomes so financially impaired, in such hazardous financial condition, that it is already going down. The hope is to catch it early in the process, at a point where it just needs some tweaks or some advice or oversight to stop it from dying. As things are now, in order to do any kind of oversight, we have to go to court. Once you go to court, the door is open. We want to avoid any potential for runs on the bank.

When we reviewed our laws, we found we had a significant number of extra reporting requirements that we either no longer needed or were already getting in another way. One advantage of going digital is it makes the redundancies more obvious. You will find a number of provisions in S.B. 83 that remove redundant reporting requirements.

Section 14 removes some of the reporting requirements to submit information on medical malpractice claims. Years ago, Nevada was a particularly hot market for medical malpractice, in that there were not enough carriers. At that time, the Division set up oversight of the market, which is normal practice. At this point, the medical malpractice market is thriving in Nevada. Rather than burden those carriers, we want to pull back and let that market flow. We can always step in and make ad hoc requests of them if there is trouble again.

Sections 15, 21, 26, 27, 29-32, 137, 164 and 165 of A.B. 83 all have to do with cleaning up the word "agent" in statute. In the world of insurance, the person who sells insurance is called a producer. In agency law, an agent is something else. This change is an attempt to clarify those definitions.

Section 16 deals with getting carriers to give us updated contact information. We require them to do that, but each unit of our Division has different contact information specified in different areas of the law. This change takes care of all those areas in one place. We have developed a company portal on our Website

so the companies can fix that information on their own. It has made a significant difference in how easy it is for them to communicate with us.

Sections 17, 23, 40 through 43, 45 through 49, 87, 93 through 97, 99 through 102, 107, 108, 115, 116, 125, 126, 135, 136, 147, 150 and 163 are conforming changes.

Section 18 gives life and health insurance carriers the ability to use different company names. We find that helps sometimes in how they are marketing, what group they are marketing to, and it is already allowed for property and casualty insurers.

Sections 19 and 20 of A.B. 83 require the Division to keep compensation exhibits confidential. Especially for corporate disclosures, we like to review the compensation of the highest paid employees of firms, like the chief financial officer and the chief executive officer. We have found that the higher you go, the less likely it is that the firm will want to turn over that information. However, it is important for us when we are trying to do our reviews. This information is considered confidential to the outside world across the board if it is a privately held company. If it is a publically held company, the information is public.

Section 22 adds model language from the National Association of Insurance Commissioners, which is the group we work with across the Nation to develop model laws. It is a two-year process that involves consumer representatives, legislators, industry folks and regulators. This is particularly for the Credit For Reinsurance Model Act. It helps create national uniformity.

Section 24 defines managing general agents. There was a concern because we used the word "or" instead of "and" in our definition, which made the definition so broad that all of us might have been considered managing general agents. This change corrects that.

Section 25 changes the word "willfully" to "knowingly" to make sure we use a proper standard for the administrative law.

Section 28 talks about an automatic suspension of a motor vehicle physical damage appraiser's license if the surety bond lapses. Surety bonds are for the protection of consumers. If the surety bond lapses, there is no backup for the

appraiser's customers if the appraiser makes an error. As long as appraisers keep their bonds updated, they are fine; if the bond lapses, the appraiser's license goes down until the person reapplies and gets the bond reopened.

Section 33 of A.B. 83 talks about insurers' use of consumer credit scores. This is one of those touchy subjects. Given that it is not our place to make policy decisions, this change is an attempt to shift the scales toward the consumer. Instead of requiring the insurer to decide when the credit score is run, the consumer can ask for the credit score. The credit score of a lot of people went down significantly during the economic downturn. Now that we are seeing an upturn in the market and the Nevada market is thriving, we want consumers to be able to say to insurers, "Please look at my numbers again." We are always encouraging consumers to shop, and this is another arrow in their quivers.

Sections 34, 35, 37, 38 and 39 talk about large-deductible agreements in workers' compensation. More and more people are trying to self-insure for WC. This is a good idea unless the underlying company does not have the financial wherewithal. In the last downturn in the market, there was a significant use of large deductible plans, and the companies were not quite ready for it. In fact, six out of the last ten insolvencies in the WC market were due to these large-deductible plans. This provision makes sure there is more collateral in place to protect consumers and businesses.

Sections 36 and 44 are a set of proposed rules for health-related plans. We have found that the federal timelines were preempting some of our controls, and we wanted to give health insurers the ability to give us information in a shorter time.

Sections 50 through 85 govern network plans. This has to do with contracting between providers and carriers. We have spoken to the industry and the providers to make sure we were striking the right balance here. This has to do with insolvencies, making sure there is enough contract information between carriers and providers so consumers are not on the hook if there is an insolvency. It also restricts providers so they are not stuck in a position where they do not know what is going on. One of the problems in the past has been insolvencies where the doctors and hospitals do not know that the insolvency has taken place. This puts more notifications in place so everyone is aware and involved in the process.

SENATOR HARDY:
It seems to me that sections 51 through 85, particularly section 60, have to do with network plans and network adequacy. Is that right?

MS. RICHARDSON:
That is correct.

SENATOR HARDY:
Is this going to solve all your problems with network plans?

MS. RICHARDSON:
No.

Sections 51 through 64 relate to definitions provided in sections 65 through 71. These are more supports for the contract language between the participating provider and the carrier. A lot of this was driven by the fact that we did not want people to get caught off guard in the event of an insolvency. The hope is that there will not be any more insolvencies. However, when there is one, the last thing you want is for the consumers or the providers to suffer.

Sections 72 through 74 add some consumer protections, basically saying a carrier cannot prohibit a provider from discussing treatment options. One of the concerns we heard from providers is they felt they were stuck between carriers and consumers. We wanted to make sure it was very clear that we understand their loyalty is to consumers, not carriers.

Sections 75 and 76 were removed by amendment in the Assembly after discussion with the insurance industry. The conditions were already built into their contracts in most cases, and we did not feel we needed to add another burden. This was done with the support of both providers and the industry.

Sections 77 through 85 preclude health insurance carriers from penalizing participating providers for making good faith reports to the State or federal authorities for any act or practice that jeopardizes the health or welfare of a consumer. Again, we do not want to put the health care providers in a situation where they felt they were being pushed into a corner by carriers.

Section 86 of A.B. 83 disallows certain claims from being used to refuse, cancel or nonrenew auto insurance. We are finding rare situations in which someone

has several claims on their house or they make several inquiries about something that happened with their house, and then cannot get car insurance. All the property-casualty carriers put all their claim information into a national database. Again, this is a rare egregious act, but it is a loophole we want to fix.

Sections 88 and 89 insert the small employer into the sections of the law that talk about network adequacy. We are talking about it only applying to those group plans subject to the Affordable Care Act (ACA) and making it less confusing to large insurers. We want to make sure both small group employers and large group employers know what their options are.

Sections 90 and 91 suspends funeral, burial and cemetery service certificates of authority when surety bonds are not in place. This is not intended to penalize the bondholder but to protect consumers. We send notification to bondholders when bonds are no longer valid.

Section 92 clarifies that the unified rate review template and rate filing documents are considered trade secrets. We have found that carriers are using very sophisticated models. Every time they send information to us, they have to post that these are confidential, which we understand. This provision is a matter of making sure that is technically correct in all our datasets, should anyone make a request for it.

Sections 98, 110, 112 and 114 make sure the Nevada law is streamlined and working with the Health Insurance Portability and Accountability Act with regard to the 90-day notice of discontinuance. With the changes in ACA, the timing on getting notification from a carrier that it might be discontinuing a particular plan to a consumer is very confusing to consumers. Such notices appear in the middle of the year. There is nothing consumers can do about it, and because the open enrollment period is not until the end of the year, they cannot shop for new plans for months. This provision gives consumers notice that is closer to the time when they can take action.

Sections 103 through 106, 139, 140, 148, 160, and 161 remove the State Board of Health from the various governing systems for resolving complaints against insurers. At this point, either we or the Governor's Consumer Health Advocate handles those kinds of complaints. The State Board of Health had been processing them, but two years ago the law was changed, and this cleanup just never occurred.

Sections 109, 113, and 134 remove restrictions on preferred provider organizations (PPOs). We are trying to open up the availability of a brand-new type of program in Nevada: exclusive provider organizations (EPOs). Nevada disallowed them some years ago because there was an issue in California of EPOs being used incorrectly. All of those errors have been altered in the national standards. At this point, we are hoping to offer that potential option to consumers. It will mostly appeal to small businesses that want to keep their doctors in network, but which do not need a broad swathe of specialists. For example, PPOs allow you to have out-of-state or out-of-county services; if you only have ten employees, it is more likely that you are going to be able to use a smaller network for normal standard services. We want to give that opportunity to small employers. This does not affect emergency plans or anything that is not being offered currently, and it reduces the cost to those small employers.

Section 111 removes the language concerning the number of employees. This was put in place because the State law was preempted by the federal law. It has to do with the ACA exemptions.

Sections 117 and 118 pertain to reports submitted by medical malpractice insurance carriers. Those companies were submitting a lot of information to us based on the fact that there was an issue years ago. Since that has changed, we are trying to relieve the burden on them.

Sections 119 and 120 remove redundancies in reporting and repeal obsolete requirements. Again, this has to do with medical malpractice. Every year, we look through all our lines of insurance to see if the market is competitive. If we find that it is not, we take certain actions; when it is competitive, these are the kinds of actions we take.

Sections 121 through 124 and 127 of A.B. 83 talk about service contracts. Service contracts are registered by us rather than licensed. There were a couple of bad actors who came into the State, sold their service contracts and left without paying anything to the consumers. They then returned to the State, registered under a new name and did it all over again. We found them only because we did massive amounts of research. This provision is to have service contract providers give us contact and background information so we can carve out those bad actors and leave the field open for the good actors.

Sections 128 and 129 requires the Division of Insurance be notified 60 days prior to the cancellation of a service contract. This was one of the issues that was happening when service contract providers walked away. We would find out afterwards when consumers would call us and say, "I tried to get my refrigerator repaired, and these guys are no longer in business." These are controls we want to put in place for Nevada consumers.

Sections 130 and 131 remove the requirements that the Commissioner establish reasonable rates in the minimum amount of unearned premiums for credit or gap insurance. The gap insurance market in Nevada is negligible; it is so small that we barely know it is there, and we do not have any issues or concerns. We check and make sure it is available to folks, but the requirements on the one or two carriers that offer it since the uptake is so little, this reporting requirement seems burdensome.

Sections 132, 141 and 142 provide additional needed consumer protections. This has to do with nonprofit health maintenance organization (HMO) consumers. Those types of companies are not supported by the guarantee fund, which is the fund that comes into play should there be an insolvency, so we require extra reserves, money set aside, for these companies in case the company goes down. We are trying to even the playing field so the carriers protected by the guarantee association and those protected by their own reserving are on the same platform. The idea is to protect the consumers. We want to make sure that if something happens, there is funding to help them.

Sections 133 and 143 through 146 include language from the HMO Model Act. It basically gives authority to determine when those entities are in hazardous financial condition and allows the Division to take appropriate action. They tend to be carved out because of the way the guarantee association works. We wanted to make sure we could step in and work with them before things went bad.

Section 138 of A.B. 83 makes nonprofit hospitals and medical and dental plans subject to the meaning of insurer. Insurer has a broad meaning in the statutes. It has requirements for providing documentation, protections for consumers, notification and reporting requirements. We want to make sure these companies understand they are under that same authority.

Section 149 clarifies the examination statutes for HMOs. This is another reference to the State Board of Health.

Sections 151 through 158 provide authority to the Commissioner when dental care organizations and prepaid limited health service organizations are considered to be in hazardous financial condition. Again, this has to do with bringing everyone back into the fold so we can help them under the administrative supervision authority if something is going wrong.

Section 159 changes the timeline for submitting quality of health care service reports to the Commissioner. Our goal is to use a single date and a single frame of reference so we are not receiving reports all year in different formats, unless the particular market action requires a different format or timing. This provision is linked to a report we are already getting.

Section 162 was removed by an Assembly amendment.

Section 166 corrects the definition of "tangible net worth." It applies to associations of self-insurers and self-insured employers. This section also takes out a member of the association from the definition.

Section 167 excludes NRS 218D.380, subsection 1 from any provision of A.B. 83. This statute requires that certain reports submitted to the Nevada Legislature must expire by limitation of five years after the effective date, and section 167 excludes the provisions of the bill from that expiration. We want to make sure we are providing you with what you need but not with additional burdensome information that is not going to be helpful

Section 168 repeals provisions having to do with annual loss prevention reports. This is part of the medical malpractice cleanup.

Section 169 contains two effective dates for the bill. At the request of the industry, sections of the bill having to do with notification of consumers have an effective date of July 1, 2017. The rest of the bill has an effective date of July 1, 2018. The Division and the carriers thought it was appropriate to try to get issues having to do with notification of consumers taken care of right away.

SENATOR SPEARMAN:
I want to go back to the provisions regarding reporting of credit scores. I am glad you acknowledged people who suffered under the financial downturn. I have heard that insurers use credit scores because they determine credit worthiness when you file a claim. Have you been able to look at any longitudinal studies to support using that still, or is it outdated?

MS. RICHARDSON:
It has been determined on an actuarial basis that it is not outdated. However, some carriers in Nevada have decided not to use it any longer. They tout themselves as not using credit scoring. It has to do with how many factors a company uses to make rating determinations. Some companies use thousands of factors; some use 70 factors. Each carrier is a little different. They have not yet determined whether that particular cell or distinct figure makes a difference.

CHAIR ATKINSON:
I will close the hearing on A.B. 83 and open the hearing on A.B. 190.

ASSEMBLY BILL 190 (1st Reprint): Requires certain health and safety training for entertainment industry workers and supervisors. (BDR 53-151)

ASSEMBLYWOMAN OLIVIA DIAZ (Assembly District No. 11):
I have written testimony (Exhibit F) explaining the function and need for this bill and giving background. I also have a brief presentation (Exhibit G) with a section-by-section breakdown of the bill.

Many of us have seen the news stories about performers having accidents on stage, sometimes even fatalities. This bill is intended to make sure everyone involved has the safety training they need to protect everyone on and around the stage. Las Vegas is know for being the entertainment capital of the world, and we want to make sure we are doing our best to keep everybody safe.

RANDY SOLTERO (International Alliance of Theatrical Stage Employees and Moving Picture Technicians, Artists and Allied Crafts of United States and Canada, Local 720):
You will be hearing from industry professionals who will talk about the need for A.B. 190. You will also hear from representatives of the construction industry who will tell you how similar legislation passed in 2009 has benefited their industry.

I have a letter of support (Exhibit H) from Jerry Helmuth, President of Local 720 of the International Alliance of Theatrical Stage Employees (IATSE) and Moving Picture Technicians, Artists and Allied Crafts.

JOHN GOREY (International Alliance of Theatrical Stage Employees, Local 720):
Workers in our industry construct sets, build props, work with lighting and work around high-voltage electricity for lighting, sound and theatrical effects, such as lasers or fog. We recently did a Jason Bourne movie in Las Vegas, and it had car crashes along the Strip on Las Vegas Boulevard. As in the construction industry, accidents happen in the entertainment industry. Medical teams on movie sets are on-site during the entire production phase in case of a medical emergency. That is the one position producers do not mind seeing sitting down doing nothing. When the medical team is idle, it means everyone is safe.

Having a stage workforce with safety training would have a positive impact on the entertainment industry. Other states, including California, New Mexico, South Carolina, Louisiana, Georgia and New York, have similar safety requirements for workers in the movie industry.

Unfortunately, accidents do happen. Recently, an on-set accident claimed the life of Sarah Jones, a camera assistant working on the movie *Midnight Rider.* This accident happened because permits were not pulled and safety rules were not followed. They were filming on an active train track over a narrow bridge, and the only safety measure in place was a 60-second warning when a train was approaching. They were shooting a dream sequence, and there was a metal bed frame on the tracks. Ms. Jones was not struck by the train, but as she was trying to pull the bed off the tracks, the train hit the bed, and the bed threw her against the train's fuel tank, which killed her.

Assembly Bill 190 would be a great way to help us eliminate avoidable accidents in the industry. Of course, training is not the end-all and answer for everything, but it is a beginning, and who can argue with safety? It is good for everyone involved.

MARIELLE THORNE (International Alliance of Theatrical Stage Employees, Local 720):
I have worked for over 18 years in the entertainment industry and now represent workers in lounges, theatrical stages and showrooms, primarily on the Las Vegas Strip in southern Nevada. Similar to the workers in the motion picture

industry, theatrical workers construct sets and stage props and work around high-voltage electricity, sound equipment, pyrotechnics, fog, laser, and other effects. We work usually in the dark with automated scenery on grids that are 50 feet or more above the ground, with elevators that open in the floor and drop 20 feet. Everybody is moving in a fast-paced choreography to make a show happen with a lot of pieces moving automatically in either blinding light or complete darkness.

I urge your support of A.B. 190.

SENATOR SETTELMEYER:
Can someone tell me how many accidents occurred last year in this industry? I understand the tragic death of Sarah Jones was in Georgia, and I was curious how many accidents occurred in Nevada that you think this legislation might help avoid.

MR. SOLTERO:
The folks from the Occupational Safety and Health Administration (OSHA) are in Las Vegas. That question came up in the hearing on this bill in the Assembly, and the OSHA people might be able to answer.

SENATOR GANSERT:
The bill says that once you hire a worker, you have 15 days before they have to present a card saying they have received this training. There are lots of events in Las Vegas that come and go quickly, and they may bring their own crews from out of state. How will this bill affect them?

ASSEMBLYWOMAN DIAZ:
As long as those individuals are not in the State for more than 15 days doing sustained work in the entertainment industry, they do not need to meet that requirement; they can come and do the work they need to do and leave. If they are going to be here longer than 15 days, they need to get this OSHA training or be able to show the card saying they received it.

FRAN ALMAREZ (Teamsters):
I represent more than 300 Teamsters who work in the entertainment industry in southern Nevada. They do the driving, from chauffeuring limousines to transporting sets. We feel this bill would help prevent many of the accidents that have happened in the past. I urge you to support this bill.

ASSEMBLYWOMAN DIAZ:
I should note that the bill was amended in the Assembly. They had some concerns that it was not specific as to who must receive this training. The amendment makes it clear that the bill applies only to those who do this line of work as their sole profession. Section 7.5 clarifies that volunteers helping with small local community productions are not included in this bill. We made that change to alleviate the concerns about volunteers who help small productions. Our aim is not to limit schools and communities from putting on productions for their neighbors. It was more about the everyday productions on the Strip and movies being shot in Nevada. We want to make sure everyone is kept safe.

BOB OSTROVSKY (Nevada Resort Association):
We would like to go on the record in support of A.B. 190 as amended. I am a trustee on IATSE's Training Trust Fund and have served for more than 20 years. The Training Trust Fund provides the 10-hour OSHA training course (OSHA 10) free of charge to people who are registered at IATSE Local 720 in Las Vegas. There is no cost to the employee to obtain a card. For the 30-hour OSHA training course (OSHA 30), we send people out to technical schools. We have modified, to the extent that we can, OSHA's training to meet the needs of the entertainment industry rather than the construction industry. We support this bill and think it will be helpful in avoiding injuries expensive to the employer. When no one gets hurt, that is the best outcome.

SENATOR SETTELMEYER:
How often do you offer these courses? Is it possible to complete them online, for individuals who are traveling?

MR. OSTROVSKY:
There are some online courses available, but the workers would have to pay for them. We provide them free. We do it on demand, when the local opens its books for new registrants, for example. Frequently, the first thing we tell them is that we have two programs; one is a general introduction to the industry, and the other is the safety program. They are step one and step two in entering into the industry, then they can take advanced courses in sound, lighting, stagecraft, carpentry and so on. I do not know how often the classes are given.

ROB BENNER (Building and Construction Trades Council of Northern Nevada):
We are in support of A.B. 190. We have seen a decrease in accidents since Nevada adopted OSHA 10 and OSHA 30 in the construction industry. States

that have required OSHA 10 and OSHA 30 have seen a decrease in construction accidents, and states that have not adopted those regulations have seen increases in accidents in the same time period. When accidents decrease, businesses save money through lower insurance rates and less lost time.

When I am on a jobsite, I am only as safe as the workers around me. Requiring OSHA 10 makes sure all workers on a job have some kind of baseline safety training. We support any industry that wants to adopt OSHA 10 and OSHA 30 for its workers.

CHAUNSEY CHAU-DUONG (Southern Nevada Water Authority, Las Vegas Valley Water District):
We are in support of A.B. 190 as amended. We appreciated the opportunity to provide feedback on the bill and want to thank Assemblywoman Diaz for incorporating some of our suggestions and addressing our concerns.

JAMES HALSEY (International Brotherhood of Electrical Workers, Local 357):
I come before you today to speak in support of A.B. 190. This bill will help keep our Nevada entertainment workforce safe just as the OSHA requirement bill passed in 2009 has helped make jobsites safer for Nevada construction workers.

We have a well-known saying on job sites: Safety First. Our OSHA 10 and OSHA 30 requirements have helped make that saying a reality. I am sure this bill will do the same for our fellow Nevadans working in the entertainment industry.

JAMES REID (President, JR Lighting, Inc.):
We provide equipment to the motion picture industry. I am a long-time resident of Nevada.

I worked on most of the shows on the Strip in the 1970s and 1980s and most of the movies that were shot here in the 1980s and 1990s. I have seen a lot of unsafe things done on movie sets. A bill like this is very valuable to the industry as a whole because we tend to do whatever we can get by with to get the effect we want. Having some kind of safety regulation requirement is a positive step. As a business owner, I fully support a safe environment for my workers to work in.

J. D. DECKER (Administrator, Division of Industrial Relations, Department of Business and Industry):
I wanted to address Senator Settelmeyer's question. Unfortunately, the entertainment industry is not an index that is broken out by the U.S. Department of Labor. I will attempt to pull out entertainment industry injuries in Nevada over the past year and get back to the Committee with that information.

CHAIR ATKINSON:
I will close the hearing on A.B. 190 and open the hearing on A.B. 279.

ASSEMBLY BILL 279 (1st Reprint): Revises provisions governing banks and other financial institutions regulated by the Commissioner of Financial Institutions. (BDR 52-1085)

CONNOR CAIN (Nevada Bankers Association):
I am here to present A.B. 279, which is sponsored by the Assembly Committee on Commerce and Labor.

The Financial Institutions Division (FID) licenses, supervises, examines and audits financial institutions in Nevada. It is self-funded through the collection of assessments and fees. Current statute has made it difficult and in some cases impossible for the FID to charge institutions the same rate for their supervision. As a result, financial institutions, including banks and credit unions, subsidize the supervision of other institutions like deferred deposit and title lenders.

The goal of this bill is to allow the FID to charge institutions that it regulates an amount that is proportional to the resources they utilize. We believe A.B. 279 accomplishes this goal by removing the per-hour cap on fees that certain nondepository institutions can be charged, streamlining the regulatory process, and requiring the Commissioner of the FID on an annual basis to review and analyze the proportional utilization of Division resources by depository and nondepository licensees.

I will briefly outline the different sections of the bill. Section 7, subsection 3 requires the Commissioner to review the proportional utilization of the FID's resources and adjust the rates paid by financial institutions by regulation, if deemed necessary.

Section 7, subsection 4 requires the Commissioner to post the rates on the FID's Website annually.

Sections 3, 4, 6, 8 through 11, 13, 16, and 18 of the bill make conforming changes required by the provisions of section 7. For example, section 4, which relates to collection agencies, and section 9, which relates to trust companies, allow the Commissioner to adjust the rates charged pursuant to NRS 658.101, thus streamlining the regulatory process.

In addition to allowing the Commissioner to adjust the rate charged under NRS 658.101, sections 1 and 12 remove the per-hour cap on the fee the Commissioner can charge institutions that are: (1) deferred deposit loans, high-interest loans, title loans and check-cashing services; and (2) issuers of instruments for the transmission of the payment of money, also known as money transmitters.

We urge you to support A.B. 279. It will bring fairness and equity to the FID's audit and examination process. This is something that would really help a lot of our smaller state charter members.

SENATOR HARDY:
Are some institutions going to pay more and others less, proportional to their assets?

MR. CAIN:
Not necessarily. This bill gives the Commissioner the ability to adjust rates, based on the proportional utilization, so that is possible. The bill also removes a cap for certain institutions, including the ones I mentioned in NRS 604A. Those are capped at $80 an hour. We asked the Commissioner for more data on this. According to the FID, in 2016, if you were able to charge each institution the same rate, that would have been $82.67 an hour.

SENATOR HARDY:
Where does that money go?

MR. CAIN:
That money is used to fund the FID.

SENATOR HARDY:
What do they do with that money?

MR. CAIN:
If I can, I would like to refer that question to the FID Commissioner.

GEORGE BURNS (Commissioner, Division of Financial Institutions, Department of Business and Industry):
I will give you an overview of how the FID operates. We are fully fee-funded. Our major revenue streams are fees from applications, renewals and examinations. The largest amount comes from examinations of nondepository institutions, which are payday lenders, title lenders, collection agencies, money transmitters and in fact everything other than banks, credit unions and thrift banks. The way our funding works is we count up all of our revenue from those sources and all of our expenses as approved by the Legislature, and the difference between revenue and expenditures becomes the assessment for all of the depository institutions, based on the schedule.

The problem we have had is that with the loss of over 50 percent of our depository institutions through the financial crisis, we ended up having fewer depository institutions and more nondepository institutions, and the amount being paid in assessment was not changing. Depository institutions were using about 30 percent of our resources but paying 70 percent of the cost, basically subsidizing the nondepository institutions who at the time were paying examination fees of $30 to $60. That has changed since the regulations we passed in 2016, when the nondepositories were brought up to $75 an hour.

The problem we encountered in that was that it required us to change each one of the 14 statutes or regulations that cover all of the industries we license. It was cumbersome and difficult. This bill brings all of our licensees under one statute so when we have to make that adjustment to the examination fee to maintain the proportional equity of the charges, we only have to do one regulation. It will take much less time, and everything will run much smoother.

SENATOR HARDY:
Is this a regulation or a law?

MR. BURNS:
It will group all of our licensees into one law, under NRS 658. It basically says that we will state all of the examination fees and assessment schedules in regulation, and that any changes to that would have to go through that regulatory process.

SENATOR HARDY:
So the $82.50 would be by regulation, and the regulation can change; the amount will not be in statute. Is that correct?

MR. BURNS:
Yes.

GREGORY R. GEMIGNANI (Nevada Credit Union League):
We are in support of S.B. 279. I have written testimony (Exhibit I) explaining our support. I also have a letter of support (Exhibit J) from the Nevada Credit Union League.

PHYLLIS GURGEVICH (Nevada Bankers Association):
We are in support of this bill. It brings balance and makes sure the entities using the FID's resources are paying their fair share. It also conserves those resources by making sure the process is easier. I have written testimony (Exhibit K) expressing our support.

We went through the regulatory process with the Commissioner in summer 2016, when we held 14 individual hearings and 14 individual workshops to adjust the fees. To streamline it into one hearing and one workshop makes sense to us. During that process, there was testimony in support from credit unions and banks, and there was no opposition or neutral testimony.

SENATOR HARDY:
We have talked about 14 different kinds of institutions in the regulatory process where there was no opposition, where only 2 of the 14 institutions, credit unions and banks, were involved in the process. What about the other 12 kinds of institutions? Did they have a seat at that table or have anything to say?

MR. CAIN:
My understanding is that there was no opposition from any of those parties.

SENATOR HARDY:
Were they there and they chose not to oppose, or were they not there?

MR. CAIN:
I was not present at that hearing, but I believe they were not there, and there was no opposition.

CHAIR ATKINSON:
I will close the hearing on A.B. 279 and open the hearing on A.B. 455.

ASSEMBLY BILL 455 (1st Reprint): Authorizes the electronic delivery of certain notices and documents relating to policies of insurance. (BDR 57-112)

BOB OSTROVSKY (Employers Holding Company):
I will give you a broad overview of A.B. 455, and then we can drill down on the individual sections.

This bill is an effort to modernize the electronic transfer of information between insurance companies and the purchasers of insurance policies. This does not involve claimants who may have insurance issues. All 50 states now have some form of electronic transfer of information; 34 states have specific statutes on electronic delivery of insurance information, and 23 states have specific statutes on electronic posting.

This bill has two pieces: electronic delivery, which is the first 11 sections, and electronic posting, which is section 12. Almost everyone who has car insurance is now receiving their proof of insurance electronically. This is trying to enhance that process even further.

I will step you through the bill. Sections 3 and 4 are definitions. Section 5 indicates that people who are currently using electronic methods will not be negatively affected.

Section 6 allows for the delivery by electronic means documents that existing statute requires to be delivered by so-called snail mail of any type. This causes confusion, so many insurers have chosen not to use electronic delivery because they have one statute that says you can and a series of other statutes that require you to use specific methods of delivery.

Section 7 provides for an opt-in program. The parties have to agree that they want to communicate electronically. Anyone who prefers to use the current methods can still do so. They are not required to accept electronic information.

Section 9 tells you how to withdraw from the program. Anytime someone opts in, they can later decide they want to go back to snail mail and opt out.

Sections 10 talks about notifying policy holders about their rights, and section 11 tells them what their protections are. For example, if we send something via electronic delivery to a customer, the customer has to verify that the document was received. If there is no verification, we are then required to send a paper copy in the mail so no one is ever left saying, "I didn't receive it." We require positive verification to do that. For most people this is very easy, and most people prefer the electronic method over pieces of paper in the mail.

Section 12 is about electronic posting and will allow an insurance carrier to post the policy online. You probably receive your homeowner's policy or your automobile policy in the mail. It is a thick document, and you can never find it when you need it. Assembly Bill 455 would allow us to post that basic policy information online, which you would have access to. We would be required to send you the declaration page by mail, which tells you what your coverages are—your coverage limits, any exemptions, exclusions or additions to the policy—but you would always have access online to the basic policy information, which you could pull up on your computer or smart phone.

This is how we would like to modernize the program. Because it is an opt-in provision, it gives the customer the total choice. Again, this does not involve claimants. This only talks about the relationship between the insurer and the purchaser of a policy.

SENATOR HARDY:
You talked about auto insurance. Does this allow you to have the proof of insurance on your smart phone and just show that to the police officer, or would you have to have a paper copy in your car, the way you do now?

MR. OSTROVSKY:
That is a property and casualty question. I know you can get the proof of insurance as an app on your smart phone. I believe Nevada statute allows you

to use your smart phone as identification if it is asked of you. The Insurance Commissioner may be better able to answer that question.

MS. RICHARDSON:
It is already in the law that you can accept electronic identification. That law was passed in 2015.

SENATOR HARDY:
Can you show it on your phone? What do you do if the battery is not working?

MS. RICHARDSON:
Yes, you can show it on your phone. However, if the battery is not working, you are out of luck.

CHAIR ATKINSON:
I will close the hearing on A.B. 455 and open the hearing on A.B. 431.

ASSEMBLY BILL 431 (1st Reprint): Revises provisions governing alcoholic beverages. (BDR 52-1018)

ASSEMBLYWOMAN IRENE BUSTAMANTE ADAMS (Assembly District No. 42):
I have written testimony (Exhibit L) summarizing the need for this bill. The purpose of A.B. 431 is to find a healthy balance between the needs of the increasing microbrewery industry in Nevada and the three-tier distribution system. My focus is on small business, and the goal is to ensure there is room to grow. We have worked with several of the stakeholders, and I believe you will be pleased with the policy in this bill.

ALFREDO ALONSO (Nevada Beer Wholesalers Association; Southern Glazer's Wine and Spirits):
The bill before you is a good balanced approach to an issue you have heard about for several years. The goal of this bill is to increase the amount a small supplier brew pub could produce and still have balance with respect to what is sold on retail. We believe we have attained that.

There are three sections to the bill. One section deals with cleanup. In section 1 of the bill, we are making certain that if a small brewer switches wholesalers, there is no cure provision for them under that barrelage. That was important because that has happened a few times, and some wholesalers believed there

was a cure provision, which would be a difficult thing for a small brewer to go through. We clarified that to make certain that does not happen. A small brewer can switch wholesalers ten times a year if they want to without repercussions.

Section 3, which you will hear some opposition to, is self-explanatory. These are issues that have come up repeatedly. We strongly believe that if you want a strong independent wholesaler tier that can sell small brewery beers and liquors freely within the system and create competition, this provision is incredibly important. These protections were put in place after the Anheuser-Busch (AB) InBev and Miller-Coors merger. Much of this is thanks to the U.S. Department of Justice (DOJ) seeing that need. If brewers do not do these prohibited actions, they should not have a problem with this language.

The guts of the bill is the brew pub language. We go a little further than we have discussed in this Committee before; we go to 40,000 barrels, which is almost triple what a brew pub can produce today. However, we put a cap on retail sales of 5,000 barrels. If the goal of the small brewery is to grow and hopefully some day become a national brand, that is a good balance.

Some of the smaller brewers indicated that they wanted a method by which they could go to a farmers market or county fair to sell their products. We have come up with a solution that allows for them to do that through the Department of Taxation. There is already a permitting process for transporting beer to a nonprofit entity. This would allow them to do that and then simply have a licensed retailer at the other end pour. We feel that is a good balance, and A.B. 431 is a good balance overall.

SENATOR GANSERT:
I am looking at the definition of "special event" in section 3.5, subsection 9 of the bill, and it seems very limited. What happens when there is a festival that is three days long? There are so many events that are longer than one calendar day.

MR. ALONSO:
The purpose of this was to have a starting point. This is a compromise that we and several of the small brewers wanted. They indicated to us that their interest was in the county fairs and local farmers markets, which are held once a week during the summer months. We felt they could do this with 20 of those 1-day events a year. If they did two farmers markets a week and added in a few

county fairs, that allows the small guys to introduce their wares to a new audience. That was the purpose of it.

I see no reason why the Department of Taxation would deny one of these. If they are going to donate to a nonprofit charitable event, they can do that now, and that process is ongoing. We simply took that and expanded it.

JARON HILDEBRAND (Craft Brewers Manufacturing Group):
We support A.B. 431. We would like to thank the Assemblywoman for the compromise and allowing us to increase the caps. This industry is still in its infancy, and we would like to see this become a huge industry for Nevada. It creates local jobs, spurs economic growth and has the potential to increase tourism. We feel this bill is critical to allowing this industry to grow.

JOHN OCEGUERA (Breakthru Beverage):
We would like to support any bill that preserves or enhances the three-tier system, and in this case, we think that has been accomplished.

PETER GUZMAN (President, Latin Chamber of Commerce):
We support this bill. Thank you to Assemblywoman Bustamante Adams for being pro-small business. Many of these small businesses are members of the Latin Chamber of Commerce. This bill is pro-business, pro-competition and pro-everything that we should be in this community. It has the potential down the road to create a whole new tourism market we do not see right now. We are 100 percent behind this bill.

MIKE DRAPER (Argentum Partners):
We support A.B. 431. I am here today on behalf of the Depot, Brewer's Cabinet and Pigeon Head Brewery, a handful of small, up-and-coming brewers and brew pubs in northern Nevada.

This is an issue that has been before the Committee for the last couple of Sessions. We appreciate Assemblywoman Bustamante Adams's leadership to find a policy that benefits and helps to foster the economic environment around this burgeoning industry. We very much support this bill. It has something for brewers of all sizes in it. More importantly, we support the conversation that has occurred this Session. For the craft brewing industry to realize its full potential, it is going to take a spirit of compromise and collaboration between

distributors, brewers and retailers. We appreciate the efforts of the distributors to work with us to find something we think creates a step in the right direction.

TOM YOUNG (Brewmaster, Great Basin Brewing Company):
We support A.B. 431. Nevada is behind other states in this aspect. This moves us a step forward to try to catch up with those other states. All we want to do is keep our taprooms open. In terms of production, we want to increase our production and sell more beer to our distributors for them to sell, and that is how we both make money.

We want to make this a better state, one pint at a time.

ARTURO CASTRO (Latin Chamber of Commerce):
We are in support of this bill.

MICHAEL HILLERBY (Anheuser-Busch InBev):
We are opposed to section 3 of A.B. 431, though we are happy to support the rest of the bill. We want to see those craft brewers and up-and-coming businesses do well in Nevada. However, section 3 has little if anything to do with the rest of the bill.

Section 3 attempts to put into statute some very specific language that, as Mr. Alonso said, is the result of a long process with the DOJ and the court system dealing with AB InBev's acquisition of MillerCoors, its ultimate divestiture of a lot of those assets in the United States, and how AB InBev is to operate going forward. These are rules designed specifically for the monitoring and enforcement of that acquisition by AB InBev. They were not designed to be placed on others in the beer industry, and certainly not on the wine industry or the liquor industry. Those provisions were specific to AB InBev.

There are significant damages for violations incurred in that available to plaintiffs. No state has passed this language. In AB InBev's opinion, Nevada has the strongest three-tiered system on the side of the wholesalers of any state in the U.S. We do not see any reason to change that. The contracts between a supplier and a wholesaler are evergreen. They continually renew. They are not easy to get out of. Further weighting that toward one side is not appropriate, particularly when this language was designed for one company and one part of the industry.

From AB InBev's perspective, the relationship with the wholesaler is critical, and we value those wholesalers. They control the success of our business in the market. They determine when and where the product is going to be distributed. We think it is important that as suppliers, we have some level of input in succession planning for those businesses. When you are ready to sell that business or transfer it to someone else, making sure the new owners are qualified, making sure they have the history, because it is against the law for those outside company suppliers to sell directly to consumers, with the exceptions noted in statute.

The current system is working. It is not broken. If there were some specific problems, and we have yet to hear any mentioned, we certainly would be happy to get representatives here to talk to any of the wholesalers who are having difficulty. That is not something we have heard about yet.

We encourage you to consider removing section 3 from the bill. It is not a one-size-fits-all fix; it was something designed for one particular company as a part of a consent decree and court order, and it has an expiration date. In ten years, it will go away.

LESLEY PITTMAN (MillerCoors):
We oppose section 3 of A.B. 431. We have absolutely no problem with the rest of the bill.

Section 3 of the bill amends Nevada's franchise laws and upsets the existing balance of power that exits within the three-tiered system. Nevada has the strongest distributor laws in the U.S., and we do not engage in any of the prohibited activities listed in section 3. We should not put this in statute. The consent decree was designed to allow small brewers and larger brewers other than AB InBev the opportunity to compete. We think that is important, and it should stay that way.

KEITH LEE (Distilled Spirits Council of the United States):
The Distilled Spirits Council of the United States is the largest trade association of distillers in the U.S. Like my colleagues, we oppose section 3 of A.B. 431.

We have no problem with the balance of the bill and think it is good policy to go forward. Section 3 is not good public policy, however. The language is taken

directly from a consent decree entered into after months of negotiation with the DOJ with respect to one particular merger and one particular industry.

In 2009, we had a long, drawn-out battle with the wholesalers that resulted in the strongest franchise law in the U.S. with respect to the three-tier system. We see no reason to change that. It is not good public policy to put into law language from a consent decree that is applicable in a very limited situation.

This bill is a perfect application of the old maxim, "If it ain't broke, don't fix it."

SENATOR GANSERT:
Looking at section 3, is that something that could be part of a contract between supplier and wholesaler, rather than being in statute? Could that be a contractual arrangement, if they wanted to agree to it?

MR. HILLERBY:
I am not familiar with the nature of those contracts and would have to ask my client. We will ask the question about contract language.

MR. ALONSO:
What you have here in A.B. 431 is a good balance. I fully expect others to disagree if in fact they have a problem with us selling other people's beer. That is the key here. All this bill does is allow for competition between the smallest and the biggest. That is healthy. There is no other product in which there is as much competition as there is in liquor. This bill enhances that competition while protecting the middle tier to be able to continue selling beer from the smallest to the biggest.

CHAIR ATKINSON:
I will close the hearing on A.B. 431.

CHAIR ATKINSON:
Is there any public comment? Hearing none, I will adjourn the meeting at 10:04 a.m.

RESPECTFULLY SUBMITTED:

Lynn Hendricks,
Committee Secretary

APPROVED BY:

Senator Kelvin Atkinson, Chair

DATE:

EXHIBIT SUMMARY				
Bill	**Exhibit / # of pages**		**Witness / Entity**	**Description**
	A	1		Agenda
	B	5		Attendance Roster
A.B. 12	C	3	Barbara Richardson / Division of Insurance	Explanation Table for A.B. 12
A.B. 83	D	14	Barbara Richardson / Division of Insurance	Explanation Table for A.B. 83
A.B. 83	E	1	Barbara Richardson / Division of Insurance	Title 57 Sections
A.B. 190	F	3	Assemblywoman Olivia Diaz	Written Testimony
A.B. 190	G	1	Assemblywoman Olivia Diaz	Presentation
A.B. 190	H	1	Randy Soltero	Letter of Support from Jerry Halmuth, International Alliance of Theatrical Stage Employees and Moving Picture Technicians, Artists and Allied Crafts
A.B. 279	I	1	Greg Gemigniani / Nevada Credit Union League	Written Testimony
A.B. 279	J	1	Greg Gemigniani / Nevada Credit Union League	Letter of Support from Nevada Credit Union League
A.B. 279	K	1	Phyllis Gurgevich / Nevada Bankers Association	Written Testimony
A.B. 431	L	1	Assemblywoman Irene Bustamante Adams	Written Testimony