

1 Treasurer with the Insurance Commissioner to receive
2 certain securities; amending 36 O.S. 2011, Section
3 2604, which relates to not-for-profit hospital
4 service, medical or indemnity corporations; replacing
5 the State Treasurer with the Insurance Commissioner
6 to receive certain deposits; amending 36 O.S. 2011,
7 Section 2654, which relates to nonprofit optometric
8 service and indemnity corporations; replacing the
9 State Treasurer with the Insurance Commissioner to
10 receive certain deposits; amending 36 O.S. 2011,
11 Section 2674, which relates to not-for-profit dental
12 service corporations; replacing the State Treasurer
13 with the Insurance Commissioner to receive certain
14 deposits; amending 36 O.S. 2011, Section 2680, which
15 relates to not-for-profit dental service
16 corporations; decreasing frequency of required
17 inspections; amending 36 O.S. 2011, Section 2691.4,
18 which relates to nonprofit chiropractic service
19 corporations; replacing the State Treasurer with the
20 Insurance Commissioner to receive certain deposits;
21 amending 36 O.S. 2011, Section 4030.9, as amended by
22 Section 10, Chapter 269, O.S.L. 2013 (36 O.S. Supp.
23 2013, Section 4030.9), which relates to standard
24 nonforfeiture law for individual deferred annuities;
modifying scope of maturity date requirement;
amending 36 O.S. 2011, Section 6146, which relates to
the Prepaid Dental Plan Act; replacing the State
Treasurer with the Insurance Commissioner to receive
certain deposits; amending 36 O.S. 2011, Section
6913, which relates to the Health Maintenance
Organization Act of 2001; replacing the State
Treasurer with the Insurance Commissioner to receive
certain deposits; providing for codification; and
providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. AMENDATORY 36 O.S. 2011, Section 311.4, is
amended to read as follows:

1 Section 311.4 A. Insurers authorized to do business under the
2 provisions of the Oklahoma Insurance Code shall, annually, ~~on or~~
3 ~~before the last day of June,~~ file with the Insurance Commissioner
4 market conduct annual statements reporting market conduct data of
5 insurers on the thirty-first day of December of the previous year.
6 The statements shall report on the lines of insurance and be in such
7 general form and context as approved by the National Association of
8 Insurance Commissioners, and as supplemented for additional
9 information required by the Insurance Commissioner by rule. The
10 statements shall be prepared in accordance with NAIC instructions,
11 including any supplemental filings described in the NAIC
12 instructions. If no forms or instructions are available from the
13 National Association of Insurance Commissioners, the statements
14 shall be in the form and pursuant to instructions as provided by the
15 Insurance Commissioner. Insurers not authorized by the Insurance
16 Commissioner to provide the lines of insurance approved by the
17 National Association or the Insurance Commissioner shall not be
18 required to file market conduct annual statements. For good cause
19 shown, the Insurance Commissioner may extend the time within which
20 market conduct annual statements may be filed. The Insurance
21 Commissioner may provide copies of market conduct annual statements,
22 amendments, and addendums to such statements and market conduct data
23 taken from such statements to the National Association of Insurance
24 Commissioners only if, prior to sharing of the market conduct annual

1 statements, amendments, addendums to such statements or market
2 conduct data taken from such statements, the National Association of
3 Insurance Commissioners enters into a written agreement with the
4 Insurance Commissioner to maintain the confidentiality of the shared
5 information.

6 B. The Insurance Commissioner may adopt rules implementing this
7 section including rules that:

8 1. Add lines of insurance to be reported in market conduct
9 annual statements; and

10 2. Require the filing of market conduct annual statements and
11 any amendments and addendums to such statements with the National
12 Association of Insurance Commissioners, and the payment of
13 applicable filing fees required by the NAIC.

14 C. Insurers shall pay a filing fee of Two Hundred Dollars
15 (\$200.00) to the Insurance Commissioner for the filing of the market
16 conduct annual statement.

17 D. No waiver of an applicable privilege or claim of
18 confidentiality in the documents, materials, or other information
19 shall occur as a result of disclosure to the Insurance Commissioner
20 or the Commissioner's designee under this section or as a result of
21 sharing the documents, materials or other information as provided in
22 this section.

23 E. Market conduct annual statements and any amendments and
24 addendums to such statements, filed with the Insurance Commissioner

1 pursuant to this section in electronic format or otherwise, shall be
2 treated as working papers and documents as set out in subsection F
3 of Section 309.4 of ~~Title 36 of the Oklahoma Statutes~~ this title.

4 F. The Insurance Commissioner may use market conduct annual
5 statements or amendments or addendums to such statements to assist
6 in determining whether a market conduct examination or investigation
7 of an insurer should be conducted. For purposes of completing a
8 market conduct examination of any company under Sections 309.1
9 through 309.7 of ~~Title 36 of the Oklahoma Statutes~~ this title, the
10 Insurance Commissioner may, in the sole discretion of the Insurance
11 Commissioner, use market conduct annual statements or amendments or
12 addendums to such statements to assist in determining compliance
13 with the laws of this state and rules adopted by the Insurance
14 Commissioner.

15 SECTION 2. AMENDATORY 36 O.S. 2011, Section 321, is
16 amended to read as follows:

17 Section 321. A. The Insurance Commissioner shall collect in
18 advance the following fees ~~and licenses~~:

- 19 1. For filing charter documents:
20 Original charter documents,
21 articles of incorporation, bylaws,
22 or record of organization of alien
23 or foreign insurers, or certified
24 copies thereof.....\$50.00

2. Certificate of Authority or Certificate of Approval:

- (a) Issuance:
- ~~Fraternal benefit societies,~~
~~alien or foreign.....\$150.00~~
- ~~Hospital service and medical~~
~~indemnity corporations, alien~~
~~or foreign.....\$150.00~~
- ~~All other alien or foreign~~
~~insurers.....\$150.00~~

- (b) Renewal:
- ~~Fraternal benefit societies,~~
~~alien or foreign.....\$150.00~~
- ~~Hospital service and medical~~
~~indemnity corporations, alien~~
~~or foreign.....\$150.00~~
- ~~All other alien or foreign~~
~~insurers.....\$150.00~~

3. For filing appointment of Insurance
Commissioner as agent for service
of process.....\$10.00

4. Miscellaneous:
- (a) Copies of records, per page.....\$0.40
- (b) Amended charter documents,
articles of incorporation or

1	bylaws of domestic, alien or	
2	foreign insurers or health	
3	maintenance organizations.....	\$50.00
4	(c) Certificate of Commissioner,	
5	under seal.....	\$5.00
6	(d) For filing Merger and	
7	Acquisition Forms (<u>Domestic</u>	
8	<u>Insurers</u>).....	\$1,000.00
9	(e) For filing Variable Product	
10	Forms.....	\$200.00
11	(f) For filing a Life, Accident	
12	and Health Policy and Health	
13	Maintenance Organization	
14	contract.....	\$50.00
15	(g) For filing an advertisement or	
16	rider application to a Life,	
17	Accident and Health Policy and	
18	Health Maintenance	
19	Organization contract.....	\$25.00
20	(h) Pending Company Review.....	\$1,000.00
21	(i) For filing a Viatical	
22	Settlement Contract or Life	
23	Settlement.....	\$50.00
24		

- 1 (j) For filing an advertisement
- 2 for Viatical Settlement or
- 3 Life Settlement.....\$25.00
- 4 (k) For filing application for
- 5 Viatical Settlement or Life
- 6 Settlement Contract.....\$25.00
- 7 (l) Miscellaneous form filing.....\$25.00

8 B. There shall be assessed an annual fee of Five Hundred
 9 Dollars (\$500.00) payable by each insurer, health maintenance
 10 organization, fraternal benefit society, hospital service and
 11 medical indemnity corporation, charitable and benevolent
 12 corporation, or United States surplus lines insurance companies
 13 licensed to do business in this state, to pay for the filing,
 14 processing, and reviewing of annual and quarterly financial
 15 statements by personnel of the Office of the State Insurance
 16 Commissioner.

17 SECTION 3. AMENDATORY 36 O.S. 2011, Section 348.1, is
 18 amended to read as follows:

19 Section 348.1 A. The Insurance Commissioner shall collect the
 20 following fees and licenses for the Property and Casualty Division:

21 1. Rating organizations, statistical agents and advisory
 22 organizations:

- 23 a. Application fee for issuance of
- 24 license.....\$200.00

1 b. License fee.....\$500.00

2 2. Miscellaneous:

3 a. Certificate of Insurance Commissioner,
4 under seal.....\$ 20.00

5 b. Upon each transaction of filing of
6 documents required pursuant to ~~the~~
7 ~~provisions of Sections~~ Section 3610 and
8 ~~6601~~ of this title and the Service
9 Warranty Act, as contained in Sections
10 141.1 through 141.32 of Title 15 of the
11 Oklahoma Statutes:

12 (1) For an individual insurer.....\$ 50.00

13 (2) For an approved joint underwriting
14 association, or rating or advisory
15 organization:

16 (a) Basic fee.....\$ 50.00

17 (b) Additional fee for each member
18 or subscriber insurer.....\$ 10.00,
19 not to exceed.....\$500.00.

20 3. For each rate, loss cost and rule filing request pursuant to
21 the provisions of Sections 6821 and 981 et seq. of this title:

22 a. For an individual insurer.....\$100.00

23
24

UNDERLINED language denotes Amendments to present Statutes.
BOLD FACE CAPITALIZED language denotes Committee Amendments.
~~Strike thru~~ language denotes deletion from present Statutes.

1 b. For an approved joint underwriting
2 association, rating or advisory
3 organization:

- 4 (1) Basic fee.....\$100.00
- 5 (2) Additional fee for each member
- 6 or subscriber insurer.....\$ 10.00,
- 7 not to exceed.....\$500.00.

8 B. The fees, licenses, and taxes imposed by the Commissioner
9 upon persons, firms, associations, or corporations licensed pursuant
10 to this section shall be payment in full with respect thereto of and
11 in lieu of all demands for any and all state, county, district, and
12 municipal license fees, license taxes, business privilege taxes,
13 business privilege fees, and charges of every kind now or hereafter
14 imposed upon all such persons, firms, associations, or corporations.
15 This subsection shall not affect other fees, licenses and taxes
16 imposed by the Insurance Code.

17 C. Any costs incurred by the Commissioner in the process of
18 review and analysis of a filing shall be assessed against the
19 company or organization making the filing.

20 SECTION 4. NEW LAW A new section of law to be codified
21 in the Oklahoma Statutes as Section 350 of Title 36, unless there is
22 created a duplication in numbering, reads as follows:

23 Whenever any statute or rule requires a particular form and
24 associated payment be filed with the Insurance Department in paper

1 form, or be mailed or hand-delivered to the Insurance Department,
2 the Insurance Commissioner may, by appropriate order, require that
3 all filings of that specific type be filed or delivered in an
4 electronic format.

5 SECTION 5. AMENDATORY 36 O.S. 2011, Section 613, is
6 amended to read as follows:

7 Section 613. A. Except as provided in subsection C of this
8 section, any insurer that incorporates or is authorized initially to
9 transact the business of insurance in Oklahoma after the effective
10 date of this act shall not be issued a certificate of authority by
11 the Insurance Commissioner unless it has deposited in trust with the
12 ~~State Treasurer through the Insurance Commissioner's office~~
13 Insurance Commissioner cash or securities eligible for the
14 investment of capital funds of domestic insurers under this Code in
15 an amount not less than Three Hundred Thousand Dollars
16 (\$300,000.00). The Insurance Commissioner may require a greater
17 amount to be deposited in trust if the Insurance Commissioner finds
18 that a greater amount is warranted for the protection of the
19 policyholders of the insurer pursuant to rules promulgated by the
20 Insurance Commissioner. Any amount over Three Hundred Thousand
21 Dollars (\$300,000.00) must be documented and reasons stated by the
22 Commissioner in writing for the excess deposit amount. The
23 Commissioner will annually review those insurers with deposits above
24

1 Three Hundred Thousand Dollars (\$300,000.00) to determine whether
2 such additional deposits remain justified.

3 B. The Insurance Commissioner shall not issue a certificate of
4 authority to any insurer that incorporated or was initially
5 authorized to transact the business of insurance in Oklahoma prior
6 to the effective date of this act unless it has deposited in trust
7 with the ~~State Treasurer through the Insurance Commissioner's office~~
8 Insurance Commissioner cash or securities eligible for the
9 investment of capital funds of domestic insurers under this Code in
10 an amount not less than the surplus in regard to policyholders, or
11 net admitted assets (if a Lloyd's association) required pursuant to
12 this Code to be maintained for authority to transact the kinds of
13 insurance to be transacted, except that in the case of life and/or
14 accident and health insurers the deposit shall be in the amount of
15 One Hundred Thousand Dollars (\$100,000.00).

16 C. 1. As to domestic title insurers, the deposit shall be as
17 required by Article 50 (Title Insurers).

18 2. As to foreign insurers, in lieu of such deposit or part
19 thereof in this state, the Insurance Commissioner may accept the
20 current certificate in proper form of the public official having
21 supervision over insurers in any other state to the effect that a
22 like deposit or part thereof by such insurer is being maintained in
23 public custody in such state in trust for the purpose, among other
24

1 reasonable purposes, of protection of all the insurer's
2 policyholders or of all its policyholders and creditors.

3 3. As to alien insurers, other than title insurers, in lieu of
4 such deposit or part thereof in this state, the Insurance
5 Commissioner may accept the certificate of the official having
6 supervision over insurance of another state in the United States,
7 given under his hand and seal, that the insurer maintains within the
8 United States by way of deposits with public depositories, or in
9 trust institutions within the United States approved by such
10 official, assets available for discharge of its United States
11 insurance obligations, which assets shall be in amount not less than
12 the outstanding liabilities of the insurer arising out of its
13 insurance transactions in the United States, together with the
14 largest deposit required by this Code to be made in this state by
15 any type of domestic insurer transacting like kinds of insurance.

16 D. Any securities deposited by insurers shall be issued to the
17 Insurance Commissioner and the insurer and shall not be released by
18 any company holding such security without the signatures of the
19 Insurance Commissioner and the authorized insurer's personnel.
20 Failure of any company holding such security to comply with this
21 subsection may result, after hearing by the proper licensing
22 authority, in a fine of not more than Twenty-five Thousand Dollars
23 (\$25,000.00) per occurrence.

24

1 SECTION 6. AMENDATORY 36 O.S. 2011, Section 635, is
2 amended to read as follows:

3 Section 635. A. To meet the requirements for issuance of a
4 license and to maintain a MEWA, a MEWA either must be:

5 1. a. nonprofit,

6 b. (1) established by a trade association, industry
7 association or professional association of
8 employers or professionals that has a
9 constitution or bylaws and that has been
10 organized and maintained in good faith for a
11 continuous period of five (5) years for purposes
12 other than that of obtaining or providing
13 insurance, or

14 (2) requires membership in an association described
15 in division (1) of this subparagraph in order to
16 obtain the insurance offered by the MEWA,

17 c. operated pursuant to a trust agreement by a board of
18 trustees that has complete fiscal control over the
19 MEWA and that is responsible for all operations of the
20 MEWA. Except as provided in this paragraph, the
21 trustees must:

22 (1) be owners, shareholders, partners, officers,
23 directors, or employees of one or more employers
24 in the MEWA. With the Insurance Commissioner's

1 approval, a person who is not such an owner,
2 shareholder, partner, officer, director, or
3 employee may serve as a trustee if that person
4 possesses the expertise required for such
5 service. A trustee may not be an owner,
6 shareholder, partner, officer or employee of the
7 administrator or service company of the MEWA,
8 (2) have the authority to approve applications of
9 association members for participation in the
10 MEWA, and
11 (3) have the authority to contract with an authorized
12 administrator or service company to administer
13 the operations of the MEWA,
14 d. neither offered nor advertised to the public
15 generally,
16 e. operated in accordance with sound actuarial
17 principles, and
18 f. offered only after Two Hundred Thousand Dollars
19 (\$200,000.00) of cash or federally guaranteed
20 obligations of less than five-year maturity that have
21 a fixed or recoverable principal amount or such other
22 investments as the Commissioner may authorize by rule
23 is titled in such a manner that it may not be traded,
24 sold or otherwise expended without the consent of the

1 Insurance Commissioner; provided, said funds shall be
2 taken into account in determining whether the MEWA is
3 actuarially sound, and evidence of said investment
4 shall be filed with the ~~State Treasurer~~ Insurance
5 Commissioner; or

- 6 2. a. operated pursuant to a trust agreement for a trust
7 which has its situs in this state, is operated
8 pursuant to a trust agreement by a board of trustees
9 that has complete fiscal control over the MEWA, is
10 responsible for all operations of the MEWA, and which
11 has as one of its trustees a financial institution
12 which is independent of the entity which established
13 the MEWA. Except as provided in this paragraph, the
14 board of trustees must have owners, shareholders,
15 partners, officers, directors or employees of one or
16 more employers in the MEWA. With the Insurance
17 Commissioner's approval, a person who is not such an
18 owner, shareholder, partner, officer, director or
19 employee may serve as a trustee if that person
20 possesses the expertise required for such service. A
21 trustee shall not be an owner, shareholder, partner,
22 officer, director or employee of the administrator or
23 service company of the MEWA,
24

1 b. operated and administered in a manner that causes all
2 assets of the MEWA to be held in trust until paid
3 either:

4 (1) for the benefit of individuals who receive
5 medical, dental or similar benefits from the
6 MEWA, or

7 (2) for the expenses of the MEWA, such as the fees of
8 the trustee, licensed agents, administrator,
9 service company, and all expenses of complying
10 with the provisions of this act,

11 c. offered only to employers for the benefit of their
12 employees,

13 d. operated in accordance with sound actuarial
14 principles, and

15 e. offered only after Two Hundred Thousand Dollars
16 (\$200,000.00) of cash or federally guaranteed
17 obligations of less than five-year maturity that have
18 a fixed or recoverable principal amount or such other
19 investments as the Commissioner may authorize by rule
20 is titled in such a manner that it may not be traded,
21 sold or otherwise expended without the consent of the
22 Insurance Commissioner; provided, said funds shall be
23 taken into account in determining whether the MEWA is
24 actuarially sound, and evidence of said investment

1 shall be filed with the ~~State Treasurer~~ Insurance
2 Commissioner.

3 B. 1. The MEWA shall issue to each covered employee a policy,
4 contract, certificate, summary plan description, or other evidence
5 of the benefits and coverages provided. The policy, contract,
6 certificate, summary plan description, or other evidence of the
7 benefits, coverages provided, premium rates to be charged and any
8 contracts between the MEWA and any administrator or service company,
9 including any changes to those documents, must be filed with the
10 Oklahoma Insurance Department. The evidence of benefits and
11 coverages provided shall contain, in boldface type on the face page
12 of the policy and the certificate, the following statement: "THE
13 BENEFITS AND COVERAGES DESCRIBED HEREIN ARE PROVIDED THROUGH A TRUST
14 FUND ESTABLISHED BY A GROUP OF EMPLOYERS (name of MEWA). THE TRUST
15 FUND IS NOT SUBJECT TO ANY INSURANCE GUARANTY ASSOCIATION. OTHER
16 RELATED FINANCIAL INFORMATION IS AVAILABLE FROM YOUR EMPLOYER OR
17 FROM THE (name of MEWA). EXCESS INSURANCE IS PROVIDED BY A LICENSED
18 INSURANCE COMPANY TO COVER CERTAIN CLAIMS WHICH EXCEED CERTAIN
19 AMOUNTS. THIS IS THE ONLY SOURCE OF FUNDING FOR THESE BENEFITS AND
20 COVERAGES."

21 2. If applicable, the same documents shall contain in boldface
22 type on the face page of the policy and the certificate: "THE
23 BENEFITS AND COVERAGE DESCRIBED HEREIN ARE FUNDED BY CONTRIBUTIONS
24

1 FROM EMPLOYERS, EMPLOYEES, AND OTHER INDIVIDUALS ELIGIBLE FOR
2 COVERAGE."

3 3. Any statement required by this subsection is not required on
4 identification cards issued to covered employees or other insureds.

5 C. The Commissioner shall not grant or continue a license to
6 any MEWA if the Commissioner reasonably deems that:

7 1. Any trust, manager or administrator is incompetent,
8 untrustworthy, or so lacking in insurance expertise as to make the
9 operations of the MEWA hazardous to the potential and existing
10 insureds;

11 2. Any trustee, manager or administrator has been found guilty
12 of or has pled guilty or no contest to a felony, a crime involving
13 moral turpitude, or a crime punishable by imprisonment of one (1)
14 year or more under the law of any state or country, whether or not a
15 judgment or conviction has been entered; or

16 3. Any trustee, manager or administrator has had any type of
17 insurance license justifiably revoked in this or any other state.

18 D. To qualify for and retain a license, a MEWA shall file all
19 contracts with administrators or service companies with the
20 Insurance Commissioner, and report any changes in such contracts to
21 the Commissioner in advance of their implementation. The
22 Commissioner shall have the authority to cause any contract with an
23 administrator or service company to be renegotiated if the
24 Commissioner reasonably determines that the charges under any such

1 contract are excessively high in light of the services being
2 delivered under the contract.

3 E. An initial filing fee of One Thousand Dollars (\$1,000.00) is
4 required for licensure. Each subsequent year the MEWA is in
5 operation, an annual fee of Two Hundred Fifty Dollars (\$250.00)
6 shall be required.

7 F. Failure to maintain compliance with the eligibility
8 requirements established by this section is a ground for denial,
9 suspension or revocation of the license of a MEWA.

10 SECTION 7. AMENDATORY 36 O.S. 2011, Section 1435.15, is
11 amended to read as follows:

12 Section 1435.15 A. An insurance producer shall not act as an
13 agent of an insurer unless the insurance producer becomes an
14 appointed agent of that insurer. An insurance producer who is not
15 acting as an agent of an insurer is not required to become
16 appointed.

17 B. To appoint a producer as its agent, the appointing insurer,
18 or an authorized representative of the insurer, shall file, in a
19 format approved by the Insurance Commissioner, a notice of
20 appointment within fifteen (15) days from the date the agency
21 contract is executed or the first insurance application is
22 submitted. For purposes of this section, an "authorized
23 representative of the insurer" means a person or entity licensed by
24 the Insurance Commissioner pursuant to the laws of this state who is

1 authorized in writing by the appointing insurer to file appointments
2 for the appointing insurer. An insurer or authorized representative
3 of an insurer may also elect to appoint a producer to all or some
4 insurers within the insurer's holding company system or group by the
5 filing of a single appointment request.

6 C. Upon receipt of the notice of appointment, the Insurance
7 Commissioner shall verify within a reasonable time not to exceed
8 thirty (30) days that the insurance producer is eligible for
9 appointment. If the insurance producer is determined to be
10 ineligible for appointment, the Insurance Commissioner shall notify
11 the insurer and the authorized representative of the insurer within
12 five (5) days of its determination.

13 D. An insurer or authorized representative of an insurer shall
14 pay ~~a biennial~~ an appointment fee, in the amount and method of
15 payment set forth in Section 1435.23 of this title, for each
16 insurance producer appointed by the insurer for each insurer for
17 which the insurance producer is appointed.

18 E. It shall be unlawful for any insurer to discriminate among
19 or between the insurance producers it has appointed. Any person or
20 company convicted of violating the provisions of this section shall
21 be guilty of a misdemeanor and shall be punished by the imposition
22 of a fine of not more than Five Hundred Dollars (\$500.00) or
23 imprisonment in the county jail for not less than six (6) months nor
24

1 more than one (1) year, or be punished by both said fine and
2 imprisonment.

3 SECTION 8. AMENDATORY 36 O.S. 2011, Section 1701, is
4 amended to read as follows:

5 Section 1701. The ~~State Treasurer~~ Insurance Commissioner of
6 Oklahoma shall accept and hold in trust, ~~when made through the~~
7 ~~Insurance Commissioner,~~ deposits of securities or funds by insurers
8 as follows:

9 1. Deposits required for authority to transact insurance in
10 Oklahoma ~~;~~ ;

11 2. Deposits of domestic, foreign, or alien insurers when made
12 pursuant to the laws of other states, provinces, and countries as
13 prerequisite for authority to transact insurance in such state,
14 province, or country ~~;~~ ; and

15 3. Deposits in such additional amounts as are permitted to be
16 made by Section 1706 of this ~~article~~ title.

17 SECTION 9. AMENDATORY 36 O.S. 2011, Section 1704, is
18 amended to read as follows:

19 Section 1704. A. Upon request of the insurer, the ~~State~~
20 ~~Treasurer~~ Insurance Commissioner may designate any solvent trust
21 company or other solvent financial institution having trust powers
22 domiciled in this State as the ~~treasurer's~~ Commissioner's depository
23 to receive and hold any such deposit. Any such deposit so held
24 shall be at the expense of the insurer.

1 B. The State of Oklahoma shall be responsible for the
2 safekeeping and return of all funds and securities deposited
3 pursuant to this Code with the ~~State Treasurer~~ Insurance
4 Commissioner or in any depository so designated by him.

5 SECTION 10. AMENDATORY 36 O.S. 2011, Section 2406, is
6 amended to read as follows:

7 Section 2406. Before any mutual benefit association shall do
8 business in this state, under this article, it shall file in the
9 office of the Insurance Commissioner, a bond of the official
10 custodian of its fund executed by a surety company authorized to do
11 business in this state, to be approved by the Insurance
12 Commissioner, in the sum of Ten Thousand Dollars (\$10,000.00), to be
13 conditioned for the prompt and full accounting and payment to the
14 association of all of its funds entrusted to said officer and that
15 are in his or her hands, and that he or she will faithfully comply
16 with and perform all and singular the duties and obligations imposed
17 upon him or her by the laws of this state. If any such association
18 shall fail or refuse to make payment of any benefit or claim against
19 the association, after final judgment has been obtained therefor,
20 the Insurance Commissioner shall notify the association not to issue
21 any new certificates or solicit new business until such indebtedness
22 is fully paid, and no officer or agent of such association shall
23 make, sign or issue any certificate of insurance while such notice
24 is in force. Any such mutual benefit association hereafter

1 organized under the laws of this state shall, before it completes
2 its organization and receives a certificate of authority to do
3 business in this state, produce and maintain an emergency or reserve
4 fund of at least Ten Thousand Dollars (\$10,000.00), and such reserve
5 or emergency fund produced and maintained as herein provided shall
6 be invested in such securities as may be approved by the Insurance
7 Commissioner, as required by law for the investment of such funds,
8 and they shall be deposited with the ~~State Treasurer of the State of~~
9 ~~Oklahoma~~ Insurance Commissioner and be held by him or her in trust
10 as an emergency fund for the benefit and protection of, and as
11 security for, the certificate holders of such associations, their
12 legal representatives or beneficiaries, and they shall have a lien
13 to the extent of any valid claim arising out of a valid certificate,
14 after such claim has been allowed by the association or established
15 by a final judgment of a court of competent jurisdiction. Such
16 securities as are deposited with the ~~State Treasurer~~ Insurance
17 Commissioner, pursuant to this article, shall be part of the
18 admitted assets of the association depositing the same. Two or more
19 such associations authorized to do business in this state where one
20 or all of them have been authorized under the laws of this state,
21 may merge, unite or consolidate, or may cause the business and
22 property, in whole or in part of one or more of said associations to
23 be transferred to one of such associations, or to any insurance
24 association, company or corporation licensed to do business in this

1 state, or to any person or persons: provided, however, before doing
2 so, they shall submit to the Insurance Commissioner their agreement
3 relating thereto, and, thereupon, he or she shall approve the same
4 if he or she is satisfied that such merger, consolidation or
5 transfer will not be prejudicial to the rights of the members and
6 that such association can comply with the terms and conditions
7 prescribed by law for the conduct and operation thereof.

8 SECTION 11. AMENDATORY 36 O.S. 2011, Section 2503, is
9 amended to read as follows:

10 Section 2503. No such corporation, company or association shall
11 commence the business of insurance until the Insurance Commissioner
12 shall have certified that it has complied with the provisions of
13 this article, and is authorized to transact the business of
14 insurance; provided, however, that every corporation incorporating
15 or reincorporating under the provisions of this article shall
16 deposit with the ~~State Treasurer~~ Insurance Commissioner securities
17 in which insurance companies are allowed by law to invest, subject
18 to the approval of the Insurance Commissioner, a sum not less than
19 Twenty Thousand Dollars (\$20,000.00), before it shall commence
20 business. Said sum shall be a part of the insurance fund and an
21 asset of the corporation. The securities deposited with the ~~State~~
22 ~~Treasurer~~ Insurance Commissioner pursuant to this section shall be
23 held in trust as an emergency fund for the benefit and protection of
24

UNDERLINED language denotes Amendments to present Statutes.
BOLD FACE CAPITALIZED language denotes Committee Amendments.
~~Strike thru~~ language denotes deletion from present Statutes.

1 and as security for the policyholders of such corporation, their
2 legal representatives and beneficiaries.

3 SECTION 12. AMENDATORY 36 O.S. 2011, Section 2604, is
4 amended to read as follows:

5 Section 2604. A. Corporations governed by this article shall
6 at all times have on deposit with the ~~State Treasurer~~ Insurance
7 Commissioner sums as follows:

8 1. If newly formed under this article, the sum of Fifteen
9 Thousand Dollars (\$15,000.00) ~~;~~ or

10 2. If formed under prior law, such sum as was so required under
11 such prior law.

12 Every such corporation shall deposit with the ~~State Treasurer~~
13 Insurance Commissioner, not later than the first day of each
14 February, an amount equal to two percent (2%) of the gross
15 subscriptions collected during the preceding calendar year, until
16 the deposit of such corporation reaches a total of Twenty-five
17 Thousand Dollars (\$25,000.00). All such deposits shall be held by
18 the ~~State Treasurer~~ Insurance Commissioner in trust for the benefit
19 and protection of the subscribers of the corporation making the
20 deposit.

21 B. The deposit prescribed by this section shall be subject to
22 withdrawal in whole or in part on the order of and as directed by
23 the Insurance Commissioner, but may, with the approval of the
24 Commissioner, be invested in bonds of the United States or of the

1 State of Oklahoma, or any political subdivision thereof, or state
2 warrants, which shall be assigned to the ~~State Treasurer~~ Insurance
3 Commissioner and held by him as provided for original deposits. The
4 securities may, with the approval of the Commissioner, be exchanged
5 for similar securities or cash of equal amount. Interest on
6 securities so deposited shall be payable to the corporation
7 depositing the same.

8 C. An unsettled final judgment, arising upon a certificate of
9 participation against such a corporation, shall be a lien on the
10 deposit prescribed by this section, subject to execution after
11 thirty (30) days from the entry of final judgment. If the deposit
12 is reduced thereby, it shall be replenished within ninety (90) days.

13 D. Upon the liquidation or dissolution of such corporation and
14 the satisfaction of all its liabilities, any balance remaining in
15 the deposit in the hands of the ~~State Treasurer~~ Insurance
16 Commissioner and any other assets of the insurer shall be
17 distributed to the holders of certificates of participation in good
18 standing at the time proceedings for the liquidation or dissolution
19 of the corporation were commenced, prorated according to the gross
20 amount of subscriptions which have been paid on such certificates up
21 to the time such proceedings were commenced.

22 SECTION 13. AMENDATORY 36 O.S. 2011, Section 2654, is
23 amended to read as follows:

24

1 Section 2654. A. Corporations governed by this article shall
2 at all times have on deposit with the ~~State Treasurer~~ Insurance
3 Commissioner the sum of Five Thousand Dollars (\$5,000.00).

4 Every such corporation shall deposit with the ~~State Treasurer~~
5 Insurance Commissioner, not later than ~~the 1st day of~~ each February
6 1, an amount equal to two percent (2%) of the gross subscriptions
7 collected during the preceding calendar year, until the deposit of
8 such corporation reaches a total of Ten Thousand Dollars
9 (\$10,000.00). All such deposits shall be held by the ~~State~~
10 ~~Treasurer~~ Insurance Commissioner in trust for the benefit and
11 protection of the subscribers of the corporation making the deposit.

12 B. The deposit prescribed by this section shall be subject to
13 withdrawal in whole or in part on the order of and as directed by
14 the Insurance Commissioner, but may, with the approval of the
15 Commissioner, be invested in bonds of the United States or of the
16 State of Oklahoma, or any political subdivision thereof, or state
17 warrants, which shall be assigned to the ~~State Treasurer~~ Insurance
18 Commissioner and held by him as provided for original deposits. The
19 securities may, with the approval of the Commissioner, be exchanged
20 for similar securities or cash of equal amount. Interest on
21 securities so deposited shall be payable to the corporation
22 depositing the same.

23 C. An unsettled final judgment, arising upon a certificate of
24 participation against such a corporation, shall be a lien on the

1 deposit prescribed by this section, subject to execution after
2 thirty (30) days from the entry of final judgment. If the deposit
3 is reduced thereby, it shall be replenished within ninety (90) days.

4 D. Upon the liquidation or dissolution of such corporation and
5 the satisfaction of all its liabilities, any balance remaining in
6 the deposit in the hands of the ~~State Treasurer~~ Insurance
7 Commissioner and any other assets of the insurer shall be
8 distributed to the holders of certificates of participation in good
9 standing at the time proceedings for the liquidation or dissolution
10 of the corporation were commenced, prorated according to the gross
11 amount of subscriptions which have been paid on such certificates up
12 to the time such proceedings were commenced.

13 SECTION 14. AMENDATORY 36 O.S. 2011, Section 2674, is
14 amended to read as follows:

15 Section 2674. A. Each corporation governed by this Article
16 shall at all times have on deposit with the ~~State Treasurer~~
17 Insurance Commissioner the sum of Fifteen Thousand Dollars
18 (\$15,000.00). In addition every such corporation shall deposit with
19 the ~~State Treasurer~~ Insurance Commissioner, not later than the first
20 day of each February, an amount equal to two percent (2%) of the
21 gross subscriptions collected during the preceding calendar year,
22 until the deposit of such corporation reaches a total of Twenty-five
23 Thousand Dollars (\$25,000.00). All such deposits shall be held by
24 the ~~State Treasurer~~ Insurance Commissioner in trust for the benefit

1 and protection of the subscribers of the corporation making the
2 deposit.

3 B. The deposit prescribed by this section shall be subject to
4 withdrawal in whole or in part on the order of and as directed by
5 the Insurance Commissioner and may be invested in bonds of the
6 United States or of the State of Oklahoma, or any political
7 subdivision thereof, or state warrants, which shall be assigned to
8 the ~~State Treasurer~~ Insurance Commissioner and held by him as
9 provided for original deposits. The securities may, with the
10 approval of the Commissioner, be exchanged for similar securities or
11 cash of equal amount. Interest on securities so deposited shall be
12 payable to the corporation depositing the same.

13 C. An unsettled final judgment, arising upon a certificate of
14 participation against such a corporation, shall be a lien on the
15 deposit prescribed by this section, subject to execution after
16 thirty (30) days from the entry of final judgment. If the deposit
17 is reduced thereby, it shall be replenished within ninety (90) days.

18 D. Upon the liquidation or dissolution of such corporation and
19 the satisfaction of all its liabilities, any balance remaining in
20 the deposit in the hands of the ~~State Treasurer~~ Insurance
21 Commissioner and any other assets of the insurer shall be
22 distributed in the manner directed by the directors of the dental
23 service corporation.

24

1 SECTION 15. AMENDATORY 36 O.S. 2011, Section 2680, is
2 amended to read as follows:

3 Section 2680. A. Each dental service corporation shall
4 annually, on or before the last day of March, file in the office of
5 the Insurance Commissioner a full, true and complete statement of
6 the condition of the corporation on December 31 of the preceding
7 year in such form as shall be prescribed by the Insurance
8 Commissioner, and which shall be verified under oath by at least two
9 ~~(2)~~ of the principal officers of the corporation.

10 B. Whenever the Insurance Commissioner deems it pertinent or
11 necessary, and at least once in each period of ~~three (3)~~ five (5)
12 years, the Insurance Commissioner shall personally, or by his
13 authorized representative, visit each corporation and thoroughly
14 inspect and examine its financial condition, its ability to fulfill
15 its obligations, whether it has complied with the provisions of the
16 law, and any other facts relative to its business methods,
17 management and the equity of its dealings with its members. The
18 Insurance Commissioner may summon and administer the oath to and
19 examine as witnesses the directors, officers, trustees, agents,
20 representatives and members of any corporation and any other person
21 or persons relative to its affairs, transactions and condition. Any
22 corporation so examined shall pay the proper charges for the per
23 diem, travel and other necessary expenses in connection therewith.

24

1 SECTION 16. AMENDATORY 36 O.S. 2011, Section 2691.4, is
2 amended to read as follows:

3 Section 2691.4 A. Each corporation governed by this article
4 shall at all times have on deposit with the ~~State Treasurer~~
5 Insurance Commissioner the sum of Fifteen Thousand Dollars
6 (\$15,000.00). In addition every such corporation shall deposit with
7 the ~~State Treasurer~~ Insurance Commissioner, not later than the first
8 day of each February, an amount equal to two percent (2%) of the
9 gross subscriptions collected during the preceding calendar year,
10 until the deposit of such corporation reaches a total of Twenty-five
11 Thousand Dollars (\$25,000.00). All such deposits shall be held by
12 the ~~State Treasurer~~ Insurance Commissioner in trust for the benefit
13 and protection of the subscribers of the corporation making the
14 deposit.

15 B. The deposit prescribed by this section shall be subject to
16 withdrawal in whole or in part on the order of and as directed by
17 the Insurance Commissioner and may be invested in bonds of the
18 United States or of the State of Oklahoma, or any political
19 subdivision thereof, or state warrants, which shall be assigned to
20 the ~~State Treasurer~~ Insurance Commissioner and held by him as
21 provided for original deposits. The securities may, with the
22 approval of the Commissioner, be exchanged for similar securities or
23 cash of equal amount. Interest on securities so deposited shall be
24 payable to the corporation depositing the same.

1 C. An unsettled final judgment, arising upon a certificate of
2 participation against such a corporation, shall be a lien on the
3 deposit prescribed by this section, subject to execution after
4 thirty (30) days from the entry of final judgment. If the deposit
5 is reduced thereby, it shall be replenished within ninety (90) days.

6 D. Upon the liquidation or dissolution of such corporation and
7 the satisfaction of all its liabilities, any balance remaining in
8 the deposit in the hands of the ~~State Treasurer~~ Insurance
9 Commissioner and any other assets of the insurer shall be
10 distributed in the manner directed by the directors of the
11 chiropractic service corporation.

12 SECTION 17. AMENDATORY 36 O.S. 2011, Section 4030.9, as
13 amended by Section 10, Chapter 269, O.S.L. 2013 (36 O.S. Supp. 2013,
14 Section 4030.9), is amended to read as follows:

15 Section 4030.9 For the purpose of determining the benefits
16 calculated under Sections 4030.7 and 4030.8 of this title for
17 annuity contracts issued on or after November 1, 2013, ~~in the case~~
18 ~~of annuity contracts under which an election may be made to have~~
19 ~~annuity payments commence at optional maturity dates,~~ the maturity
20 date shall be deemed to be the latest date for which election shall
21 be permitted by the contract, but shall not be deemed to be later
22 than the anniversary of the contract next following the annuitant's
23 seventieth birthday or the tenth anniversary of the contract,
24 whichever is later. ~~Except that~~ However, if surrender charge scales

UNDERLINED language denotes Amendments to present Statutes.
BOLD FACE CAPITALIZED language denotes Committee Amendments.
~~Strike thru~~ language denotes deletion from present Statutes.

1 are measured from the date of each premium payment, the maturity
2 date shall be deemed to be the latest date for which election shall
3 be permitted by the contract, but shall not be deemed to be later
4 than the anniversary of the contract next following the annuitant's
5 seventieth birthday or the tenth anniversary of the payment,
6 whichever is later.

7 SECTION 18. AMENDATORY 36 O.S. 2011, Section 6146, is
8 amended to read as follows:

9 Section 6146. A. A prepaid dental plan organization shall keep
10 on deposit with the ~~State Treasurer~~ Insurance Commissioner cash
11 certificates of deposit issued by solvent insured banks and trust
12 companies in Oklahoma, or a combination of cash certificates or
13 securities eligible for investment of capital funds, which have been
14 approved by the Commissioner in the following amounts:

15	Number of members	Deposit
16	5,000 or less	\$25,000.00
17	5,001 - 7,500	\$30,000.00
18	7,501 - 10,000	\$50,000.00
19	10,001 - 15,000	\$75,000.00
20	15,001 - 20,000	\$100,000.00
21	20,001 - 25,000	\$125,000.00
22	25,001 - 30,000	\$150,000.00
23	30,001 - 40,000	\$175,000.00
24	40,001 and above	\$200,000.00

1 B. The deposit required by the provisions of subsection A of
2 this section shall be held by the ~~State Treasurer~~ Insurance
3 Commissioner in trust for the benefit and protection of persons
4 covered by a prepaid dental plan and shall not be subject to
5 attachment by any creditors of the prepaid dental organization or
6 plan.

7 C. Any securities required by the provisions of subsection A
8 of this section, with the approval of the Commissioner, may be
9 exchanged for similar securities or cash of equal amount. Interest
10 on securities deposited shall be payable to the prepaid dental plan
11 organization depositing such securities.

12 D. An unpaid final judgment arising upon a membership coverage
13 shall be a lien on the deposit held by the ~~State Treasurer~~ Insurance
14 Commissioner, subject to execution after thirty (30) days from the
15 entry of final judgment, unless the judgment is satisfied. If the
16 deposit held by the ~~State Treasurer~~ Insurance Commissioner is
17 reduced, said deposit shall be replenished within ninety (90) days
18 by the prepaid dental plan organization.

19 E. The deposit prescribed by the provisions of subsection A of
20 this section shall not apply to a prepaid dental plan organization
21 which is funded by the state, a political subdivision of the state,
22 or the United States.

23 F. Upon liquidation or dissolution of a prepaid dental plan
24 organization and the satisfaction of all debts and liabilities of

1 the organization, any balance remaining of the cash or securities
2 deposit as prescribed in subsection A of this section together with
3 any other assets of the prepaid dental plan organization shall be
4 returned by the Commissioner to the prepaid dental plan
5 organization.

6 SECTION 19. AMENDATORY 36 O.S. 2011, Section 6913, is
7 amended to read as follows:

8 Section 6913. A. 1. Before issuing any certificate of
9 authority, the Insurance Commissioner shall require that the health
10 maintenance organization have an initial net worth of One Million
11 Five Hundred Thousand Dollars (\$1,500,000.00) and that the HMO shall
12 thereafter maintain the minimum net worth required under paragraph 2
13 of this subsection.

14 2. Except as provided in paragraphs 3 and 4 of this subsection,
15 every health maintenance organization shall maintain a minimum net
16 worth equal to the greater of:

- 17 a. One Million Five Hundred Thousand Dollars
18 (\$1,500,000.00),
- 19 b. two percent (2%) of annual premium revenues as
20 reported on the most recent annual financial statement
21 filed with the Insurance Commissioner on the first One
22 Hundred Fifty Million Dollars (\$150,000,000.00) of
23 premium and one percent (1%) of annual premium on the
24

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~~Strike thru~~ language denotes deletion from present Statutes.

1 premium in excess of One Hundred Fifty Million Dollars
2 (\$150,000,000.00),

3 c. an amount equal to the sum of three (3) months of
4 uncovered health care expenditures as reported on the
5 most recent financial statement filed with the
6 Insurance Commissioner, or

7 d. an amount equal to the sum of:

8 (1) eight percent (8%) of annual health care
9 expenditures, except those paid on a capitated
10 basis or managed hospital payment basis, as
11 reported on the most recent financial statement
12 filed with the Insurance Commissioner, and

13 (2) four percent (4%) of annual hospital expenditures
14 paid on a managed hospital payment basis, as
15 reported on the most recent financial statement
16 filed with the Insurance Commissioner.

17 3. Every health maintenance organization licensed before the
18 effective date of this act shall maintain a minimum net worth of the
19 greater of Seven Hundred Fifty Thousand Dollars (\$750,000.00) or:

20 a. twenty-five percent (25%) of the amount required by
21 paragraph 2 of this subsection by December 31, 2003,

22 b. fifty percent (50%) of the amount required by
23 paragraph 2 of this subsection by December 31, 2004,
24

1 c. seventy-five percent (75%) of the amount required by
2 paragraph 2 of this subsection by December 31, 2005,
3 and

4 d. one hundred percent (100%) of the amount required by
5 paragraph 2 of this subsection by December 31, 2006.

6 4. a. In determining net worth, no debt shall be considered
7 fully subordinated unless the subordination clause is
8 in a form acceptable to the Insurance Commissioner.

9 An interest obligation relating to the repayment of
10 any subordinated debt shall be similarly subordinated.

11 b. The interest expenses relating to the repayment of a
12 fully subordinated debt shall be considered covered
13 expenses.

14 c. A debt incurred by a note meeting the requirements of
15 this section, and otherwise acceptable to the
16 Insurance Commissioner, shall not be considered a
17 liability and shall be recorded as equity.

18 B. 1. Unless otherwise provided below, each health maintenance
19 organization shall deposit with the Insurance Commissioner or, at
20 the discretion of the Insurance Commissioner, with any organization
21 or trustee acceptable to the Insurance Commissioner through which a
22 custodial or controlled account is utilized, cash, securities, or
23 any combination of these or other measures that are acceptable to
24

1 the Insurance Commissioner, which at all times shall have a value of
2 not less than Five Hundred Thousand Dollars (\$500,000.00).

3 2. The deposit shall be an admitted asset of the health
4 maintenance organization in the determination of net worth.

5 3. All income from deposits shall be an asset of the
6 organization. A health maintenance organization that has made a
7 securities deposit may withdraw that deposit or any part thereof
8 after making a substitute deposit of cash, securities, or any
9 combination of these or other measures of equal amount and value.
10 Any securities shall be approved by the Insurance Commissioner
11 before being deposited or substituted.

12 4. The deposit shall be used to protect the interests of the
13 health maintenance organization's enrollees and to ensure
14 continuation of health care services to enrollees of a health
15 maintenance organization that is in rehabilitation or conservation.
16 The Insurance Commissioner may use the deposit for administrative
17 costs directly attributable to a receivership or liquidation. If a
18 health maintenance organization is placed in receivership or
19 liquidation, the deposit shall be an asset subject to the provisions
20 of the Uniform Insurers Liquidation Act.

21 5. The Insurance Commissioner may reduce or eliminate the
22 deposit requirement if a health maintenance organization deposits
23 with the ~~State Treasurer, Insurance Commissioner,~~ or other official
24 body of the state or jurisdiction of domicile for the protection of

1 all subscribers and enrollees of the health maintenance
2 organization, wherever located, cash, acceptable securities or
3 surety, and delivers to the Insurance Commissioner a certificate to
4 that effect, duly authenticated by the appropriate state official
5 holding the deposit.

6 C. 1. Every health maintenance organization shall, when
7 determining liabilities, include an amount estimated in the
8 aggregate to provide for:

9 a. any unearned premium,

10 b. the payment of all claims for incurred health care
11 expenditures, whether reported or unreported, that are
12 unpaid and for which the organization is or may be
13 liable, and

14 c. the expense of adjustment or settlement of those
15 claims.

16 2. The liabilities shall be computed in accordance with rules
17 promulgated by the Insurance Commissioner upon reasonable
18 consideration of the ascertained experience and character of the
19 health maintenance organization.

20 D. 1. Every contract between a health maintenance organization
21 and a participating provider of health care services shall be in
22 writing and shall provide that, in the event the health maintenance
23 organization fails to pay for health care services as set forth in
24

1 the contract, a subscriber or an enrollee shall not be liable to the
2 provider for any sums owed by the health maintenance organization.

3 2. In the event that the participating provider contract has
4 not been reduced to writing as required by this subsection or that
5 the contract fails to contain the required prohibition, the
6 participating provider shall not collect or attempt to collect from
7 a subscriber or an enrollee sums owed by the health maintenance
8 organization.

9 3. No participating provider or the provider's agent, trustee
10 or assignee may maintain an action at law against a subscriber or
11 enrollee to collect sums owed by the health maintenance
12 organization.

13 E. The Insurance Commissioner shall require that each health
14 maintenance organization have a plan for handling insolvency that
15 allows for continuation of benefits for the duration of the contract
16 period for which premiums have been paid and continuation of
17 benefits to subscribers or enrollees who are confined on the date of
18 insolvency in an inpatient facility until their discharge or
19 expiration of benefits. In considering such a plan, the Insurance
20 Commissioner may require:

21 1. Insurance to cover the expenses to be paid for continued
22 benefits after an insolvency;

23 2. Provisions in provider contracts that obligate the provider
24 to provide services for the duration of the period after the health

1 maintenance organization's insolvency for which premium payment has
2 been made and until the enrollees' discharge from inpatient
3 facilities;

4 3. Insolvency reserves;

5 4. Acceptable letters of credit; or

6 5. Any other arrangements to ensure continuation of benefits as
7 specified above.

8 F. An agreement to provide health care services between a
9 provider and a health maintenance organization shall require that if
10 the provider terminates the agreement, the provider shall give the
11 organization at least ninety (90) days' advance notice of such
12 termination.

13 SECTION 19. This act shall become effective November 1, 2014.

14

15 COMMITTEE REPORT BY: COMMITTEE ON INSURANCE, dated 02/24/2014 - DO
16 PASS, As Coauthored.

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