

BILL AS INTRODUCED
1996

ORIGINAL

H.791
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1 H.791

2 Introduced by Committee on Commerce

3 Date:

4 Subject: Insurance; penalties

5 Statement of purpose: This bill proposes to increase the penalties imposed for violations
6 of Vermont's insurance laws.

7 AN ACT RELATING TO INSURANCE

8 It is hereby enacted by the General Assembly of the State of Vermont:

9 Sec. 1. 8 V.S.A. § 3368(c) is amended to read:

10 (c) Any insurer that violates subsection (a) of this section shall be required to pay a an
11 administrative penalty of not less than ~~\$50.00~~ \$500.00 nor more than ~~\$1,000.00~~
12 \$5,000.00 for each ~~offense~~ violation.

13 Sec. 2. 8 V.S.A. § 3434(b) is amended to read:

14 (b) Any person violating the provisions of this section shall be deemed guilty of a
15 misdemeanor, and upon conviction thereof, shall be punished by a fine of not less than
16 ~~\$1,000.00~~ \$5,000.00 and not more than ~~\$5,000.00~~ \$15,000.00.

1 Sec. 3. 8 V.S.A. § 3617(b)(2) is amended to read:

2 (2) Suspend or revoke, after notice and hearing, the certificate of authority to
3 transact insurance in this state of any member insurer which fails to pay an assessment
4 when due or fails to comply with the plan of operation. As an alternative, the
5 commissioner may levy a fine on any member insurer which fails to pay an assessment
6 when due. The fine shall not exceed five percent of the unpaid assessment per month,
7 except that no fine shall be less than ~~\$100.00~~ \$500.00 per month.

8 Sec. 4. 8 V.S.A. § 3626 is amended to read:

9 § 3626. PROHIBITION AGAINST ADVERTISING OF MEMBERSHIP IN
10 ASSOCIATION

11 A person who makes, publishes, or circulates, or causes to be made, published or
12 circulated, any statement which uses the existence of the association for the purpose of
13 sales, solicitation or inducement to purchase any form of insurance within the scope of
14 this subchapter shall be ~~fined~~ subject to an administrative penalty of not more than
15 ~~\$250.00~~ \$500.00 for each ~~offense~~ violation.

16 ~~Sec. 5. 8 V.S.A. § 3661 is amended to read:~~

17 ~~§ 3661. CEASE AND DESIST POWERS; PROSECUTIONS AND PENALTIES~~

18 ~~When the commissioner believes that an insurer or an officer or agent thereof, or any~~
19 ~~other person, has violated the law relating to insurance, or has not complied with its~~
20 ~~requirements, he the commissioner:~~

1 ~~(1) may issue an order to cease and desist such violation or activity. Such an order~~
2 ~~shall be subject to de novo judicial review in the Washington superior court, but such~~
3 ~~review shall not stay the enforcement of the commissioner's order while under review,~~
4 ~~unless the court shall so determine after a preliminary hearing that a stay of enforcement~~
5 ~~will not unduly injure the interests of the people of the state, in which case a stay of~~
6 ~~execution may be granted; and~~

7 ~~(2) may impose an administrative penalty of not more than \$2,000.00 for each such~~
8 ~~violation or failure to comply with the provisions of this title if the violation or failure is~~
9 ~~not otherwise subject to an administrative penalty under this title; and~~

10 ~~(2) (3) shall forthwith report each violation with any information he has relating~~
11 ~~thereto to the attorney general who shall prosecute therefor if he deems it advisable. The~~
12 ~~offender shall be fined not more than \$2,000.00 as a result of any such prosecution by the~~
13 ~~attorney general.~~

14 ~~The powers vested in the commissioner by this section shall be in addition to any other~~
15 ~~powers to enforce penalties, fines or forfeitures authorized by law with respect to~~
16 ~~violations of the law relating to insurance, except as provided in subdivision (2) of this~~
17 ~~section. The provisions of this section shall not apply to companies formed under chapter~~
18 ~~141 or 142 of this title.~~

1 Sec. 6. 8 V.S.A. § 3662 is amended to read:

2 § 3662. NONPAYMENT OF JUDGMENT; PENALTY

3 In addition to accrual of interest and costs under section 3665 of this title, if a
4 judgment against an insurance company is not paid within thirty days after demand made
5 upon an agent of such company, and notice thereof given to the commissioner by the
6 officer holding the execution, the commissioner may suspend the right of the company to
7 do business in this state until it is paid. If such company, or an agent thereof, after notice
8 of such suspension, shall issue a policy in this state, such company and agent shall each
9 be ~~fined~~ subject to an administrative penalty of not more than \$2,000.00 \$10,000.00 for
10 each policy. A policy so granted shall be valid against the company.

11 Sec. 7. 8 V.S.A. § 3703 is amended to read:

12 § 3703. PENALTIES

13 A person violating sections 3701 and 3702 of this title may be ~~fined~~ subject to an
14 administrative penalty of not more than \$500.00 \$2,000.00; and the license of such
15 person or company may be suspended by the commissioner for not less than three months
16 nor more than six months, and for a second offense such license shall be revoked. Such
17 person or company shall not thereafter be licensed for one year from the date of such
18 revocation.

1 Sec. 8. 8 V.S.A. § 3861 is amended to read:

2 § 3861. DISCRIMINATION AND REBATES PROHIBITED

3 A fire or casualty insurance company doing business in the state shall not make or
4 permit any distinction or discrimination in favor of individuals, between insureds of the
5 same class, in the amount or payment of premiums, or rates charged for policies of
6 insurance, or in the dividends or other benefits payable thereon, or in any of the terms and
7 conditions of the contracts it makes; nor shall a fire or casualty insurance company doing
8 business in this state or an agent thereof make a contract of insurance, or agreement as to
9 such contract, other than as plainly expressed in the policy issued thereon; nor shall such
10 company or agent pay or allow, or offer to pay or allow, and no person shall accept as an
11 inducement to insurance, a rebate or premium payable on the policy, or a special favor or
12 advantage in the dividends or other benefits to accrue thereon, or any valuable
13 consideration or inducement not specified in the policy contract of insurance. A person
14 who violates any of the provisions of this section shall be ~~fined~~ subject to an
15 administrative penalty of not more than \$500.00 \$2,000.00.

See P. 5a for Sec. 8a

16 Sec. 9. 8 V.S.A. § 4087 is amended to read:

17 § 4087. PENALTIES FOR VIOLATIONS

18 Any person, partnership or corporation wilfully violating any provision of this chapter
19 or order of the commissioner made in accordance with this chapter, shall ~~forfeit~~ pay an
20 administrative penalty to the people of the state a sum not to exceed ~~\$200.00~~ \$750.00 for

Sec. 8a. 8 V.S.A. § 3885 is added to read:

§ 3885. PENALTIES

A person who violates a provision of section 3879, 3880, 3881, 3882, 3883, or 3884 of this title may be subject to an administrative penalty of \$2,000.00 for each violation.

1 each such violation, ~~which may be recovered by a civil action~~. The commissioner may
2 also suspend or revoke the license of an insurer or agent for any such wilful violation.

3 Sec. 10. 8 V.S.A. § 4115 is amended to read:

4 § 4115. PENALTIES

5 In addition to any other penalty provided by law, any person who violates an order of
6 the commissioner after it has become final, and while such order is in effect, shall, ~~upon~~
7 ~~proof thereof to the satisfaction of the court~~, forfeit and pay to the state of Vermont ~~a sum~~
8 ~~an administrative penalty~~ not to exceed ~~\$250.00 which may be recovered in a civil action~~
9 \$1,000.00, except that if such violation is found to be willful, the amount of such penalty
10 shall be a sum not to exceed ~~\$1,000.00~~ \$5,000.00. The commissioner, in his or her
11 discretion, may revoke or suspend the license or certificate of authority of the person
12 guilty of such violation. Such order for suspension or revocation shall be upon notice and
13 hearing and shall be subject to judicial review as provided in section 4114 of this title.

14 Sec. 11. 8 V.S.A. § 4114 is amended to read:

15 § 4114. JUDICIAL REVIEW

16 Any party to the proceeding affected by an order of the commissioner shall be entitled
17 to judicial review by following the procedure set forth in section ~~4662~~ 4707 of this title.

18 Sec. 12. 8 V.S.A. § 4161(2) is amended to read:

19 (2) The commissioner may suspend or revoke, after notice and hearing, the
20 certificate of authority to transact insurance in this state of any member insurer which

1 fails to pay an assessment when due or fails to comply with the plan of operation. As an
2 alternative the commissioner may levy a forfeiture on any member insurer which fails to
3 pay an assessment when due. Such forfeiture shall not exceed five percent of the unpaid
4 assessment per month, but no forfeiture shall be less than ~~\$100.00~~ \$500.00 per month.

5 Sec. 13. 8 V.S.A. § 4207 is amended to read:

6 § 4207. PENALTY FOR UNAUTHORIZED ALTERATIONS

7 An alteration of a written application for insurance by erasure, insertion or otherwise,
8 shall not be made by a person other than the applicant without his or her written consent,
9 and a person making such alteration without the consent of the applicant shall ~~be fined~~
10 pay an administrative penalty of not more than ~~\$500.00~~ \$2,000.00. If such alteration is
11 made by an officer of the insurer, or by an employee of the insurer with the insurer's
12 knowledge or consent, such act shall be deemed to have been performed by the insurer
13 thereafter issuing the policy upon such altered application.

14 Sec. 14. 8 V.S.A. § 4209 is amended to read:

15 § 4209. PENALTIES

16 A company, corporation, association, society or other insurer or any officer or agent
17 thereof that issues or delivers to a person, firm or corporation in this state a policy in
18 wilful violation of ~~such provisions~~ the provisions of this chapter shall ~~be fined~~ pay an
19 administrative penalty of not more than ~~\$500.00~~ \$2,000.00 for each offense. The
20 commissioner may revoke the license of a company, corporation, association, society or

1 other insurer of another state or country, or of the agent thereof, that wilfully violates
2 such provisions.

See P. 8a for Sec. 14a

3 Sec. 15. 8 V.S.A. § 4494(7) is amended to read:

4 (7) A society neglecting to file the annual statement in the form and within the
5 time provided by this section shall forfeit ~~\$100.00~~ \$500.00 for each day during which the
6 neglect continues, and, upon notice by the commissioner of banking, insurance, and
7 securities to that effect, its authority to do business in this state shall cease while such
8 default continues.

9 Sec. 16. 8 V.S.A. § 4498(c) is amended to read:

10 (c) A person who violates a provision of this section or knowingly receives any
11 compensation or commission by or in consequence of the violation, shall be punished by
12 a fine of not less than ~~\$100.00~~ \$500.00 nor more than ~~\$500.00~~ \$2,000.00 or by
13 imprisonment not less than thirty days nor more than one year, or both fine and
14 imprisonment and shall in addition, be liable for ~~a civil~~ an administrative penalty in the
15 amount of three times the sum received by the violator as compensation or commission;
16 ~~which penalty may be sued for and recovered by any person or society aggrieved for his~~
17 ~~or its own use and benefit in accordance with the provisions of civil practice.~~

18 Sec. 17. 8 V.S.A. § 4503 is amended to read:

19 § 4503. PENALTIES

20 (a) Any person who wilfully makes a false or fraudulent statement in or relating to an

Sec. 14a. 8 V.S.A. § 4229 is added to read:

§ 4229. PENALTIES

A person who violates a provision of this subchapter may be subject to an administrative penalty of \$2,000.00 for each violation.

1 application for membership or for the purpose of obtaining money from or a benefit in a
2 society, shall be fined not less than ~~\$100.00~~ \$500.00 nor more than ~~\$500.00~~ \$2,000.00 or
3 imprisoned not less than thirty days nor more than ninety days, or both.

4 (b) A person who wilfully makes a false or fraudulent statement in any verified report
5 or declaration under oath required or authorized by this chapter, or of any material fact or
6 thing contained in a sworn statement concerning the death or disability of a member for
7 the purpose of procuring payment of a benefit named in the certificate, shall be guilty of
8 perjury and shall be subject to the penalties therefor prescribed by law.

9 (c) A person who solicits membership for, or in any manner assists in procuring
10 membership in, any society not licensed to do business in this state shall upon conviction
11 be fined not less than ~~\$50.00~~ \$250.00 nor more than ~~\$200.00~~ \$1,000.00.

12 (d) A person guilty of a wilful violation of, or neglect or refusal to comply with the
13 provisions of this chapter for which a penalty is not otherwise prescribed, shall upon
14 conviction, be subject to a fine of not more than ~~\$200.00~~ \$1,000.00.

15 ~~(e) The commissioner may impose an administrative penalty of not more than~~
16 ~~\$2,000.00 upon any person subject to the provisions of this chapter who violates the~~
17 ~~provisions of this title.~~

18 Sec. 18. 8 V.S.A. § 4706(a) is amended to read:

19 (a) If the commissioner finds that any person, insurer or advisory or service
20 organization has violated any provision of this chapter, the commissioner may impose a

1 an administrative penalty of not more than ~~\$1,000.00~~ \$2,000.00 for each violation; but if
2 the commissioner finds such violation to be willful, a penalty of not more than
3 ~~\$10,000.00~~ \$15,000.00 for each such violation may be imposed.

See P. 10a for Sec. 18a

4 Sec. 19. 8 V.S.A. § 4726(b) is amended to read:

5 (b) Any person violating any of the provisions of this chapter may be subject to ~~a fine~~
6 an administrative penalty of not more than ~~\$500.00~~ \$1,000.00 for each violation. The
7 commissioner may impose an administrative penalty of not more than \$10,000.00 each
8 for those violations the commissioner finds were wilful. The commissioner may suspend
9 or revoke the license of any insurer or organization for any violation of this chapter or the
10 failure to comply with an order of the commissioner issued under this chapter.

11 Sec. 20. 8 V.S.A. § 4804(c) is amended to read:

12 (c) In addition to or in lieu of any applicable denial, suspension or revocation of a
13 license, any person violating this subchapter may, after hearing, be subject to ~~a civil fine~~
14 an administrative penalty of not less than ~~\$100.00~~ \$500.00 nor more than ~~\$1,000.00~~
15 \$2,500.00. ~~The fine may be enforced in the same manner in which civil judgments may~~
16 ~~be enforced.~~

17 Sec. 21. 8 V.S.A. § 4874 is amended to read:

18 § 4874. PENALTIES

19 Any person, partnership, association, or corporation and the several members, officers,
20 directors, agents, and employees thereof, who shall violate or participate in the violation

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P. 10 a

Sec. 18a. 8 V.S.A. § 4716 is added to read:

§ 4716. PENALTIES

A person who violates a provision of this subchapter may be subject to an administrative penalty of \$2,000.00 for each violation.

1 of any of the provisions of this chapter, shall be imprisoned not more than two years or
2 fined not more than ~~\$500.00~~ \$1,500.00, or both. The commissioner may impose an
3 administrative penalty of not more than \$1,500.00 upon any person who violates the
4 provisions of this chapter.

5 Sec. 22. 8 V.S.A. § 5039 is amended to read:

6 § 5039. PENALTIES

7 In addition to any other penalty provided for in this chapter or otherwise provided by
8 law, including any suspension, revocation or refusal to renew a license, any person, firm,
9 association or corporation violating any provision of this chapter shall be liable ~~to a~~ for an
10 administrative penalty not exceeding ~~\$500.00~~ \$1,000.00 for the first offense, and not
11 exceeding ~~\$1,000.00~~ \$2,500.00 for each succeeding offense.

12 Sec. 23. 8 V.S.A. § 5109(3) is amended to read:

13 (3) Impose a ~~an~~ administrative penalty of not more than ~~\$2,500.00~~ \$5,000.00 for
14 each and every unlawful act committed; each violation shall constitute a separate fineable
15 offense;

16 Sec. 24. 8 V.S.A. § 7011 is amended to read:

17 § 7011. PENALTIES FOR VIOLATIONS

18 Any insurance premium finance company who willfully and knowingly violates the
19 provisions of any section of this chapter shall be fined not more than ~~\$1,000.00~~ \$2,000.00
20 for each offense or imprisoned not more than five years, or both. Any insurance premium

1 finance agreement, not invalid for any other reason, in the making or collection of which
2 any act shall have been done which constitutes an offense under this section shall be void
3 and the insurance premium finance company shall have no right to collect or receive any
4 principal, interest, or charges whatsoever. Any insurance premium finance company who
5 violates the provisions of this chapter shall be liable to pay an administrative penalty of
6 not more than \$2,000.00 for each such offense.

7 Sec. 25. 8 V.S.A. § 8012(a) and (b) are amended to read:

8 § 8012. ENFORCEMENT

9 (a) The commissioner may, after notice and an opportunity for hearing, impose an
10 administrative penalty of not more than ~~\$10,000.00~~ \$15,000.00 against any person who
11 violates a provision of this chapter. The hearing before the commissioner shall be a
12 contested case subject to the provisions of chapter 25 of Title 3.

13 (b) A provider who violates a provision of this chapter shall be subject to a fine not to
14 exceed ~~\$10,000.00~~ \$15,000.00, or imprisonment for a period not to exceed one year, or
15 both.

16 Sec. 26. 8 V.S.A. § 8308(b) is amended to read:

17 (b) Except as otherwise required under this chapter, the making, publishing,
18 disseminating, circulating or placing before the public, directly or indirectly in any
19 manner, the risk based capital levels of any insurer, or of any component derived in the
20 calculation, by any insurer, agent, broker or other person engaged in any manner in the

1 insurance business is prohibited. Any person violating this section shall be subject to an
2 administrative penalty of up to ~~\$250,000.00~~ \$500.00.

3 Sec. 27. LEGISLATIVE INTENT

4 Sec. ¹⁹18 of this act shall not affect the claims or defenses of any person in cases
5 brought under 8 V.S.A. § 4726 as such statute existed prior to the effective date of this
6 act, including any claim or defense based upon a statutory interpretation that 8 V.S.A.
7 § 4726 does, or does not permit the commissioner of banking, insurance, and securities to
8 impose a penalty for each separate occurrence or act that is in violation of chapter 129 of
9 Title 8, the Insurance Trade Practices Act.

10 Sec. 28. 8 V.S.A. § 73 is amended to read:

11 § 73. ANNUAL REPORT

12 The commissioner shall report annually, on or before April 1, to the governor as to the
13 conditions of banks and savings and loan institutions under his or her supervision, and as
14 to the conditions of all insurance companies chartered by or doing business in this state.

15 The reports may be separate and shall contain statements as to the financial condition of
16 each institution, and any other information or recommendations which he or she deems
17 appropriate. The report shall also contain a review of the rules of the department,
18 regardless of the process for adopting such rules, at a frequency such that each rule is
19 reviewed at least every five years for efficiency and effectiveness in carrying out the

1 policies and goals of this state relating to financial institutions, insurance mechanisms,
2 and investments.

3 Sec. 29. 1 V.S.A. § 317(23) is added to read:

4 (23) Information and records provided to the department of banking, insurance,
5 and securities by an individual for the purposes of having the department assist that
6 individual in resolving a dispute with any person or company regulated by the
7 department, and any information or records provided by a company or any other person
8 in connection with the individual's dispute.

9 *Sec PR 15-18 for secs. 29a + 29b*
Sec. 30. EFFECTIVE DATE

10 This act shall take effect on July 1, 1996, except that Sec. 19 and Sec. 27 of this act
11 shall take effect upon passage.

Sec. 29a. 8 V.S.A. chapter 101, subchapter 3A is added to read:

Subchapter 3A. Mutual Insurance Holding Companies

§ 3441. FORMATION OF A MUTUAL INSURANCE HOLDING COMPANY

(a) A domestic mutual insurance company, upon approval of the commissioner, may reorganize by forming an insurance holding company based upon a mutual plan and continue the corporate existence of the reorganizing insurance company as a stock insurance company subsidiary of the mutual insurance holding company. The mutual insurance company shall file with the commissioner the plan of reorganization, proposed amended and restated charters for the mutual holding company and the insurance company, and such other relevant information as the commissioner shall require. The commissioner shall, in accordance with section 3305 of this title, make a determination as to the general good of the proposed reorganization. The commissioner may, in his or her discretion, conduct a single public hearing as provided by section 3305 of this title to consider the formation of the mutual holding company and stock insurance company. The commissioner shall, within 90 days, approve any proposed mutual holding company formation unless the commissioner finds:

(1) Disapproval is necessary to prevent practices that will cause financial impairment to the mutual insurance company or proposed stock company;

(2) The financial or management resources of the mutual insurance company warrant disapproval;

(3) The mutual insurance company fails to furnish the information required by this section;

(4) The mutual insurance company fails to provide certified copies of the approval of its plan of reorganization by two-thirds of its board of directors; or

(5) The proposed reorganization would be unfair to policyholders.

(b) All of the initial shares of the capital stock of the reorganized insurance company shall be issued to the mutual insurance holding company. The membership interests of the policyholders of the reorganized insurance company shall become membership interests in the mutual insurance holding company. Policyholders of the reorganized insurance company shall be members of the mutual insurance holding company in accordance with the articles of association and bylaws of the mutual insurance holding company. The mutual insurance holding company shall at all times own a majority of the voting shares of the capital stock of the subsidiary stock insurance company.

(c) Reorganization of the domestic mutual insurance company shall be subject to approval of its members or policyholders in accordance with section 3427 of this title and dissenting members or policyholders may petition the commissioner in accordance with section 3429 of this title, except the request for

(a) Sections 3422 and 3423 of this title are not applicable to a reorganization or merger pursuant to section 3441 or 3442 of this title.

(b) Sections 3422 and 3423 of this title are applicable to the demutualization of a mutual insurance holding company that resulted from the reorganization of a domestic mutual insurance company pursuant to section 3441 as if it were a mutual insurance company.

§ 3445. MEMBERSHIP INTEREST NOT A SECURITY

A membership interest in a domestic mutual insurance holding company shall not constitute a security as defined by section 4202a of Title 9.

§ 3446. FILING OF AMENDED CHARTERS

Upon the consummation of a reorganization or merger pursuant to this subchapter, duplicate originals of amended and restated charter documents adopted by the mutual holding company and the insurance company shall be filed in the office of the secretary of state, and shall take effect as of the date of the filing of such originals in such office.

Sec. 29b. 8 V.S.A. § 3683(h)(4) is added to read:

(4) The formation of a mutual holding company and reorganization of a mutual insurance company pursuant to section 3441 of this title or a merger pursuant to section 3442 of this title.

ATTESTED TO:

Donald G. Milne
Donald G. Milne
Clerk, House of Representatives

Michael J. Obuchowski
SPEAKER OF THE HOUSE OF REPRESENTATIVES

Stephen W. Webster
PRESIDENT OF THE SENATE.

K. J. Hean PRO TEMPORE
Date 5/15/96
GOVERNOR

FINANCE
D. NAIL

H.791

AN ACT RELATING TO INSURANCE.

HOUSE OF REPRESENTATIVES,
2/23 1996
ENTERED ON THE CALENDAR FOR NOTICE.
[Signature]
FIRST ASST CLERK

House of Representatives,
Feb 26 1996
Taken up, read the second time, and third
reading ordered.
[Signature]
Assistant Clerk

House of Representatives,
2/27 1996
READ THIRD TIME AND PASSED, AND BILL
AMENDED.
[Signature]
FIRST ASST CLERK

~~SENATE CHAMBER~~
2/28 1996
READ AND REFERRED TO
Senate COMMITTEE
Finance
[Signature]
ASSISTANT - SECRETARY

SENATE CHAMBER
4/23 1996
ENTERED ON CALENDAR FOR NOTICE.
[Signature]
ASSISTANT - SECRETARY

SENATE CHAMBER
4/23 1996
ON MOTION OF SEN. Krause
THE RULES WERE SUSPENDED AND
THE BILL WAS TAKEN UP FOR IM-
MEDIATE CONSIDERATION.
[Signature]
ASSISTANT - SECRETARY

SENATE CHAMBER
4/23 1996
Reported favorably with Recommendations
~~by~~ Proposal(s) of Amendment, read
the second time, and thereupon the
~~Recommendation(s)~~ Proposal(s) of
Amendment ~~was~~ were agreed to see
~~first reading ordered. Thereupon,~~
Sen Krause moved to further
propose to the House to amend
the bill, which was agreed to
Thereupon, 3rd reading was
ordered.
[Signature]
ASSISTANT - SECRETARY

SENATE CHAMBER
4/23 1996
On Motion of Sen. Doye
the Rules were suspended and the Bill
was ordered placed on all remaining
stages of its passage in concurrence
with Proposal of Amendment forthwith.
[Signature]
ASSISTANT - SECRETARY

SENATE CHAMBER
4/23 1996
READ THIRD TIME AND PASSED IN
CONCURRENCE WITH PROPOSAL OF
AMENDMENT.
[Signature]
ASSISTANT - SECRETARY

SENATE CHAMBER
4/23 1996
UPON MOTION OF SEN. Doye
OF Doye
THE RULES WERE SUSPENDED AND
THE BILL WAS ORDERED MESSAGE
TO THE HOUSE FORTHWITH.
[Signature]
ASSISTANT - SECRETARY

4/24/96
HOUSE OF REPRESENTATIVES
Pending entry of the bill on the calendar
for notice, the rules were suspended, on
motion of Mr. Cillo of Hardwick
and the bill was taken up for immediate
consideration.

Then Rep Kehler moved that
the House concur with the
Sen's proposal of amend., with
amendment, which was agreed
to.

House of Representatives,
4/24 1996
UPON MOTION OF SEN. Cillo
Hardwick
[Signature]

HOUSE OF REPRESENTATIVES

February 22, 1996

Introduced by Committee on Commerce.

Read the first time and, under the rule, placed
on the Calendar for notice tomorrow.

Donald Rubin Clerk

SENATE CHAMBER
 4/25 19 96
 ENTERED ON CALENDAR FOR NOTICE
 Marshall
 ASSISTANT - SECRETARY

SENATE CHAMBER
 4/25 19 96
 ON MOTION OF SEN. Krauss
 THE RULES WERE SUSPENDED AND
 THE BILL WAS TAKEN UP FOR IM-
 MEDIATE CONSIDERATION.
 Marshall
 ASSISTANT - SECRETARY

SENATE CHAMBER
 4/25 19 96
 Taken up and pending the question
 "Shall the Senate concur in the
 House proposal(s) of amendment?"
 on motion of Sen. Krauss
 the Senate refused to concur in
 the House proposal(s) of amendment
 and requested the Committee of
 Conference. In pursuance, pursuant to
 the request of the Senate, the
 President appointed members of
 the Committee of Conference on the
 part of the Senate:
 Senator Krauss
 Webster
 Sweetser
 Marshall
 Assistant-Secretary,

SENATE CHAMBER
 4/25 19 95
 UPON MOTION OF SEN. Krauss
 OF Krauss
 THE RULES WERE SUSPENDED AND
 THE BILL WAS ORDERED MESSAGED
 TO THE HOUSE FORTHWITH.
 Marshall
 ASSISTANT - SECRETARY

4/25/96
 HOUSE OF REPRESENTATIVES
 Pending entry of the bill on the calendar
 for notice, the rules were suspended, on
 motion of Mr. Fox of Ohio
 and the bill was taken up for immediate
 consideration.

HOUSE OF REPRESENTATIVES
 4/25 19 96
 PURSUANT TO REQ. OF SEN. FOR A
 C. OF CONF., SPEAKER APPTD. AS
 MEMBERS OF C. OF CONF. ON PART OF
 H:
 Kristman of Guilford
 Kehler of Benning
 Spruill of S. Berkleigh
 Marshall
 ASSISTANT - SECRETARY

House of Representatives,
 4/25 19 96
 UPON MOTION OF MR. Fox
 OF Essex
 THE RULES WERE SUSPENDED AND THE
 BILL WAS ORDERED MESSAGED TO THE SENATE
 FORTHWITH.
 Marshall
 FIRST ASSISTANT CLERK

SENATE CHAMBER
 4/29 19 96
 ON MOTION OF SEN. Doyle
 THE RULES WERE SUSPENDED AND
 THE BILL WAS TAKEN UP FOR IM-
 MEDIATE CONSIDERATION.
 Marshall
 ASSISTANT - SECRETARY

SENATE CHAMBER
 4/29 19 96
 Taken up and pending the question
 "Shall the Senate concur in the
 House proposal(s) of amendment?"
 on motion of Sen. Doyle
 the Senate refused to concur in
 the House proposal(s) of amendment
 and requested the Committee of
 Conference.
 Marshall
 ASSISTANT - SECRETARY

SENATE CHAMBER
 4/29 19 96
 UPON MOTION OF SEN. Doyle
 OF Doyle
 THE RULES WERE SUSPENDED AND
 THE BILL WAS ORDERED MESSAGED
 TO THE HOUSE FORTHWITH.
 Marshall
 ASSISTANT - SECRETARY

HOUSE OF REPRESENTATIVES,
 4/20 19 96
 ENTERED ON THE CALENDAR FOR NOTICE.
 Marshall
 FIRST ASS'T CLERK

4/30
 HOUSE OF REPRESENTATIVES
 Pending entry of the bill on the calendar
 for notice, the rules were suspended, on
 motion of Mr. Fox of Ohio
 and the bill was taken up for immediate
 consideration.

HOUSE OF REPRESENTATIVES
 19
 REPORT OF C. OF CONF. CON-
 sidered & ADPTD. ON PART
 OF HOUSE.
 Marshall
 FIRST ASS'T. CLERK

HOUSE OF REPRESENTATIVES
 19
 UPON MOTION OF MR. Fox
 OF Essex
 THE RULES WERE SUSP. & THE ACT. OF
 H. ON THE BILL WAS ORD. MESSAGED TO
 SEN. FORTHWITH & BILL DELVD. TO GOV.
 FORTHWITH.
 Marshall
 FIRST ASS'T. CLERK