

SENATE COMMITTEE ON LABOR

April 08, 1991                      Hearing Room 50 03:00 p.m.                      Tapes 55 - 57  
MEMBERS PRESENT: SEN. GRATTAN KERANS, CHAIR SEN. LARRY HILL,  
VICE-CHAIR SEN. BOB KINTIGH SEN. BOB SHOEMAKER MEMBER EXCUSED: SEN.  
PETER BROCKMAN VISITING MEMBERS: REP. JIM EDMUNSON SENATOR SHIRLEY  
GOLD, DISTRICT 7 STAFF PRESENT: ANNETTE TALBOTT, COM MITTEE COUNSEL  
ROBERTA WHITE, COMMITTEE ASSISTANT MEASURES CONSIDERED: SB 24 - SAIF  
- PUBLIC HEARING SB 25 - SAIF - PUBLIC HEARING

.~. These minutes contain materials which paraphrase and/or summarize  
statements made during this session. Only text enclosed in quotation  
marks report a speaker's exact words. For complete contents of the  
proceedings, please refer to the tapes.

TAPE 56, SIDE A

001 CHAIR KERANS called the meeting to order at 3:15 p.m.

WITNESSES:                      REPRESENTATIVE JIM EDMUNSON, DISTRICT 39, EUGENE SENATOR  
SHIRLEY GOLD, DISTRICT 7, PORTLAND CECIL TIBBETTS, BOARD MEMBER, SAIF  
STAN LONG, PRESIDENT AND CEO, STATE ACCIDENT INSURANCE FUND (SAIF)  
JANICE PILKENTON, SAFECO KATHERINE KEENE, VICE PRESIDENT, SAIF  
CORPORATION TOM MATTIS, COMPLIANCE SECTION, WORKER'S COMPENSATION,  
DEPARTMENT OF INSURANCE AND FINANCE CHRIS MOORE, OREGON WORKERS'  
COMPENSATION ATTORNEYS ELAINE DAY, ASSISTANT ADMINISTRATOR, INSURANCE  
DIVISION, DEPARTMENT OF INSURANCE AND FINANCE

OVERVIEW OF SAIF - PUBLIC HEARING Senate Committee on Labor April 08,  
1991 Page 2

005                      CECIL TIBBETTS, BOARD MEMBER, SAIF > Outlines some of the changes  
which have taken place in SAIF over the last year. > Benefits paid to  
seriously injured workers have more than doubled, rates paid by  
employers have dropped 12.2%, the largest reduction in workers'  
compensation rates in the nation. > Tremendous losses at SAIF have  
stopped. > SAIF is a model to other states to prove that rate increases  
are not the only response to rise workers' compensation costs.

034                      STAN LONG, PRESIDENT AND CEO, STATE ACCIDENT INSURANCE FUND  
(EXHIBITS A AND B) Details Exhibits A and B. 158 SENATOR HILL: Your  
comment about with claims down, filings down and hearings down, Oregon  
is a safer state, and I think that is a leap of faith. What it means is  
there are fewer claims being filed and fewer hearings being applied for.  
177                      SENATOR KINTIGH: Do you know if there is any difference in the  
percentage of traditional accidents versus the occupational disease? Is  
there an increase or decrease in either category there? LONG: I can't  
answer that.

TAPE 55, SIDE A

SB 24 - SAIF CLAIMS SETTLEMENT PRACTICES - PUBLIC HEARING

200                      REPRESENTATIVE JIM EDMUNSON, DISTRICT 39, EUGENE - INTERIM TASK  
FORCE ON LABOR (EXHIBIT C) > The task force was appointed at the end of  
the interim session as a result of SB 1198 to investigate innovations in  
workers' compensation laws from which the state might proceed in the  
wake of workers' compensation revisions enacted in the special session.  
> Details Exhibit C. > Testifies in support of SB 24. 363                      SENATOR  
HILL: I notice that the Department of Insurance and Finance have

assigned a rather large fiscal impact to these bills. REPRESENTATIVE EDMUNSON: If DIF were to aggressively pursue the bill, I would imagine that the fiscal would be shared with the investigations of other insurers. I am not aware that SAIF is any worse than any other insurer. > Under SB 25, if the Director of Insurance and Finance does nothing to investigate SAIF's complaints, the parties themselves proceed and do all the work themselves at no cost to the state, so you could easily avoid the impact by just having DIF do nothing.

TAPE 56, SIDE A

007 SENATOR SHIRLEY GOLD: > It's time that we have a level playing field for all insurance companies in Oregon.

These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the tapes. \_ Senate Committee on Labor April 08, 1991- Page 3

Public Hearing on SB 24 re-opens on page 5.

TAPE 56, SIDE A

SB 25 - ESTABLISHES COMPLAINT AND CIVIL ACTION PROCEDURES FOR VIOLATION OF INSURANCE CLAIM PRACTICES LAWS BY WORKERS' COMPENSATION INSURERS - PUBLIC HEARING 015 SENATOR GOLD: It is proper to offer this private right of action for claimants and employers, injured by violation of the Unfair Claims Settlement Practices Act. 023 REPRESENTATIVE EDMUNSON: > This puts teeth in the Unfair Claims Settlement Practices Act. > The recommendation of the Task Force was to establish private right of action for claimants and employers who are injured by violations of the Unfair Claims Settlement Practices Act. SB 25 does not do that. He presents amendments to rectify that oversight. > Currently, an employer may complain to the Director of the Department of Insurance and Finance about an unfair claims settlement, who may or may not investigate, who may or may not issue any type of final conclusion, and the employer will receive no relief other than vindication, if that. > Under SB 25, the employer or worker may still request an investigation. But if the Director finds that there has been a violation of the Unfair Claims Settlement Practices Act, he shall order the insurer to pay a monetary penalty. On line 13 there is a blank for the Committee to complete. > Section 3 of the bill mirrors the discrimination law in Oregon. In that case, the Bureau of Labor and Industries investigates a claim of employment discrimination, and they are given one year to conduct their investigation and issue a decision. If a decision is reached during that time, or if one year passes and no decision is reached, then the party making the complaint can go ahead and file their lawsuit. If the party does not want to go to the Bureau of Labor and Industries on employment discrimination, they may proceed directly to court. SB 25 follows the very same procedure for a claim under the Unfair Claims Settlement Act. > Line 10, instead of "workers' attorney" it should be "employer", and the same thing on line 12. Line 25, after the word "worker", "or employer" should follow. > Support the bill with the amendments. 157 SENATOR HILL: Do these statutes apply to all insurance companies except SAIF? REPRESENTATIVE EDMUNSON: That is my understanding. SENATOR HILL: But the private right of action would be new. REPRESENTATIVE EDMUNSON: There is no private right of action under Oregon law as the courts have interpreted the existing statute, that is correct. As a result, there has been very little utilization of that section.

216 SENATOR SHOEMAKER: Would the state liability cap apply to any action brought against SAIF? - These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the tapes. \_ Senate Committee on Labor April 08, 1991 - Page 4

REPRESENTATIVE EDMUNSON: Yes. In Dryden vs. SAIF, the tort claims act, the question was before the court squarely. The answer is yes, and it also includes notice requirements, and secondly, it does not apply to intentional conduct and therefore the limits do not apply if there is intentional conduct on the part of SAIF on the part of any of its managers or corporate officers. SENATOR SHOEMAKER: So there would be no liability cap on wilful misconduct or even intentional. Is that correct? REPRESENTATIVE EDMUNSON: Correct. Assault. I don't see how intentional conduct would fall within the gamut of the Unfair Claims Settlement Act anyway, so that is probably just an academic distinction.

SENATOR SHOEMAKER: Section 3 § 2, really goes pretty far, and just opens up an essentially an unlimited private right of action, except for the liability cap. Why shouldn't a proceeding under Section 2 should not be a condition precedent to a private right of action? What are the arguments against requiring that we go for an administrative remedy first, including the possibility of a penalty, and only after that fails or a violation is found, permitting a private right of action?

254 REPRESENTATIVE EDMUNSON: For the most grievous sorts of cases where the damage is very great and the liability is very complex to determine, a court is going to end up with it anyway. The parties there are rarely going to be satisfied with an administrative penalty. There is no provision than for the Director to order anything more than the payment of a penalty. Secondly, on Line 25 you'll see that the court may provide injunctive relief, and that party may want to go in for that kind of relief immediately, fearing that the Department would take a year with no action, and in the meantime some grievous financial situation refusal of insurance or something of that nature. The employer could really suffer for a year waiting for an administrative determination that may never come. This would allow the litigant to live while waiting for the court case.

285 SENATOR SHOEMAKER: They might want the leverage. REPRESENTATIVE EDMUNSON: My experience is that the leverage of filing a complaint is probably as great as filing in the court. Filing the complaint with the Department stays the statute of limitations on filing a complaint in court, so the threat of the complaint is still hanging out there and if somebody has gone to the trouble of filing with the Director, they are represented by counsel, they are articulating damages, that has just about as much leverage in settlement at the administrative stage as in the court. 304 SENATOR SHOEMAKER: What kinds of non-economic damages likely would emerge from private right of action?

REPRESENTATIVE EDMUNSON: Probably some suffering type cases. If terrible claims handling caused someone to lose their business, or reputation perhaps, there might be noneconomic damages that could be directly related to that. CHAIR KERANS: Is dual filing permitted or is it sequential? How does that work? If I have - These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the tapes. \_ Senate Committee on Labor April 08, 1991- Page 5

file an action with the Bureau of Labor and Industries, may I also file an action in the Circuit Court, or do I have to wait and take them in sequence?

REPRESENTATIVE EDMUNSON: I can't answer that one because my experience has been that they have always been sequential or the court action which is filed straight away.

CHAIR KERANS: If you file the court action do you then say you don't need the administrative decision? REPRESENTATIVE EDMUNSON: I've never heard of anybody filing a law suit and then filing a complaint with BOLI. I don't know that anybody's ever tried.

348 SENATOR HILL: Does it take specific authorization to create a private right of action? It can't be assumed under common law?

REPRESENTATIVE EDMUNSON: That's correct. It is my understanding that either at the Circuit level or the Appellate Court level an attempt to bring a private action under this act. Probably not in workers' compensation. They are called bad faith actions, and the court held that this was the exclusive remedy as provided. Usually where the statute addresses a problem, and specifically provides a remedy, the court will not recognize other common remedies where the legislature has spoken, particularly in statutory areas like employment or insurance regulation. It is the belief of the task force that we need that clearly stated as private right of action.

377 SENATOR SHOEMAKER: In Oregon is it clearly stated that there is no private right of action to include an unfair claims settlement practices act? ANNETTE TALBOTT, COMMITTEE COUNSEL: That's my understanding with Dryden. 428 REPRESENTATIVE EDMUNSON: I am unaware of any private right of action, and if there is, we don't need this bill.

TAPE 55, SIDE B

SB 24 - SAIF CLAIMS SETTLEMENT PRACTICES - PUBLIC HEARING

016 KATHY KEENE, VICE PRESIDENT, STATE ACCIDENT INSURANCE FUND: > SAIF already conducts itself as if it is already subject to the act. ~ The bill does not have noticeable impact on SAIF as it now operates. CHAIR KERANS: You have not marked the Witness Registration form as being either for or against the bill. Can I take your remarks to be neutral, lukewarm, or what 044 KEENE: I suggest that we are not convinced that there is a particular problem that requires resolution by this committee. Consequently, it would be very difficult for me to testify against the bill. 049 CHAIR KERANS: Aren't you surprised by the fiscal impact statement?

These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the tapes. Senate Committee on Labor April 08, 1991 - Page 6

KEENE: I really can't comment on that. I'm not familiar with the economic impact analysis prepared by the Department, and just as I am happy when they don't choose to speak for me, I am sure they are equally

happy when I don't choose to speak for them 090 CHRIS MOORE, OREGON WORKERS' COMPENSATION ATTORNEYS, (EXHIBIT E) > Presents Exhibit E. > Testifies in support of SB 24. 109 TOM MATTIS, MANAGER, COMPLIANCE SECTION, WORKERS' COMPENSATION DIVISION, DEPARTMENT OF INSURANCE AND FINANCE: > I do not know where the figures came from on SB 24. > I prepared the statement on SB 25. SB 24 may have been prepared by our insurance division rather than by the workers' compensation division, which is why I'm not familiar with it. 153 CHAIR KERANS: Who would I call in order to get an idea about SB 24?

MATTIS: That would be the Administrator, Jim Swenson.

164 CHAIR KERANS: Do you know how many complaints the Department of Insurance and Finance gets regarding those workers' compensation carriers who are subject to the Unfair Claims Settlement Practices Act?

170 MATTIS: From the Workers' Compensation Division's standpoint, I can't separate those out. I can tell you that we receive 2,500 phone calls from workers to our hot lines, but they are as problems. What portion those relate to SAIF and what portion would represent something ultimately settled under the Unfair Claims Settlement Practices Act I simply couldn't say.

CHAIR KERANS: What I'm trying to get to the bottom of, if I wanted to make a claim against a private carrier under the settlement act, I could do so under current statute.

MATTIS: That's correct.

182 CHAIR KERANS: How many of those did you have in the last biennium?

MATTIS: Complaints of that nature, under the Unfair Claims Settlement Practices Act, would come to the Insurance Division, and I do not know the answer to that question.

TAPE 55, SIDE B SB 25 - ESTABLISHES COMPLAINT AND CIVIL ACTION PROCEDURES FOR VIOLATION OF INSURANCE CLAIM PRACTICES LAWS BY WORKERS' COMPENSATION INSURERS - PUBLIC HEARING

202 JANICE PILKENTON, SAFECO (EXHIBIT D) > Details Exhibit D. > Testifies in opposition to SB 25.

These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the lopes. Senate Co littee on Labor April 08,1991Page 7

321 CHAIR KERANS: > I don't think anybody on the committee would agree that the exclusive remedy for remediation of an injury is to be found under the Workers' Compensation Act, and that we don't permit somebody to go outside that for purposes of litigating fault in the creation of the circumstances in which the injury occurred, or fault for the damage that resulted from that injury. > Should Safeco find itself subject to the kind of litigation brought by workers or employers for your non-feasance or malfeasance when it comes to what a reasonable person would expect you to do as an insurer in the management of that claim. 447 SENATOR SHOEMAKER: Are you saying in your testimony that SB 25 is unnecessary because it is redundant of existing law? PILKENTON: Yes, we are. SENATOR SHOEMAKER: Why do you care, then? PILKENTON:

Because this creates yet another remedy, so to speak, which would be the civil litigation. It's not currently available under the penalties provision or the attorney fees provision. SENATOR SHOEMAKER: It isn't truly redundant, it creates a new remedy. PILKENTON: That's true.

TAPE 56, SIDE B

041 TALBOTT: You state in your testimony that while judicial interpretation of this act is not meant to provide a remedy to third persons, and a witness who will testify later actually has a copy of the case that I recalled reading, which appears to state fairly clearly, although it is not a workers' compensation case, that the section does apply to the settlement of claims filed against insureds.

051 PILKENTON: From my reading of that case, I wrote that language.

056 KATHY KEENE, SAIF > Testifies in opposition to SB 25. > SAIF believes that it will increase the cost of workers' compensation in Oregon. > They also believe that it will encourage frivolous litigation and frivolous claims. One possible outcome would be a second opportunity for a decision to be reached. > This bill goes in the opposite direction of what was accomplished during the special session in May 1990.

087 SENATOR SHOEMAKER: Why is it more threatening to file a law suit than an administrative claim? KEENE: We do not normally settle claims through the court process. It would add to the cost of insurance in Oregon. The delay in resolving claims, the length of time we're going to have to hold a claim open on our books all would contribute, and would have a negative impact on their ability to bring claims to a timely closure. > The basis for bringing a lawsuit under this bill is extremely broad. There are opportunities - these minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the tapes. Senate Committee on Labor April 08, 1991- Page 8

here that might not meet a court's definition of frivolous because the language is so broad.

SENATOR SHOEMAKER: Why is the threat of paying attorneys fees not comprehensive enough to stop frivolous right of action lawsuits?

132 DAVE THURBER, ASSISTANT ATTORNEY GENERAL, REPRESENTING SAIF AS LEGAL COUNSEL > The same frivolous lawsuit opportunity, assessment of fees, etc., is presently available in all civil litigation, and it has not stemmed the tide of litigation. In many cases suits are dismissed or found to be frivolous, but nevertheless, fees are not assessed. > The deterrent factor of this bill not very realistic. Notwithstanding the assessment of fees, the collection of fees is a whole other ball game.

156 KEENE: > There is no compelling problem which would require this additional burden to the Oregon economy. > There is no other state which has this type of remedy right now. I don't believe that it is the time for Oregon to be on the leading edge in creating this new private right of action. 166 SENATOR HILL: Currently, if a company regulated by the Unfair Claims Settlement Practices, violates those practices, there is no private right of action and the burden is on the state to regulate that activity. It seems to be that what SB 25 is trying to do is remove that burden from the state by putting enforcement in the private sector. Privatization of government activities is generally regarded as a good thing by business enterprise, and I don't know why privatizing this activity would be a bad thing in that it relieves the government of the cost of enforcement. If the person bringing the suit fails, they pay. That is a regulatory mechanism against frivolous suits. If they prevail,

that means the company violated the law and the company pays, but it doesn't impact the government. That's one observation. 213 SENATOR SHOEMAKER: How would you regard private right of action if it were limited to direct economic damages? KEENE: That would diminish the negative impact of the bill, but not abrogate the negative impacts entirely. SENATOR SHOEMAKER: Would it be unfair? KEENE: Employers have existing rights under contract law relative to their relationship with their insurer. Injured workers have existing rights very carefully articulated under the 656 statutes which give them ample protection.

233 TOM MATTIS, COMPLIANCE SECTION, WORKERS' COMPENSATION, DEPARTMENT OF INSURANCE AND FINANCE (EXHIBIT E) > Details Exhibit E. > Testifies in opposition to SB 25. > Requests the opportunity to amend his testimony to reflect the changes brought about by the amendments.

These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceeding, please refer to the tapes. , Senate Committee on Labor April 08, 1991- Page 9

318 CHAIR KERANS: I would like to know how you decided how many claims would be processed by this five person unit. MATTIS: I don't know how to estimate how much any given case that might come to us under these provisions would take. I am simply not familiar with those kind of complaints. We tried to look to the process that we're familiar with, which we think is working quite well, and which has been together with an eye to clear review and expeditious resolution of the problem, so that if the parties are dissatisfied, they may take it on. It would also depend on the degree to which the administrative remedy was in the bill.

364 CHAIR KERANS: I was surprised by the size of the fiscal impact on just one carrier, SAIF, as a result of their current exclusion from coverage of 746.230 and .240. I was interested in how many claims under those statutes in any given year or accounting period that you use, come up for those carriers who are subject to those statutes? Do you have any knowledge or numbers about how many actions are taken under those statutes against people who are subject to the statute? 384 ELAINE DAY, ASSISTANT ADMINISTRATOR, INSURANCE DIVISION, DEPARTMENT OF INSURANCE AND FINANCE > I don't have those numbers available at this time. Because we have not done SAIF before, it is an educated guess in that workers' compensation is so much more emotional situation. CHAIR KERANS: All other insurers are subjected to these sections at this time. DAY: But normally, the Insurance Division does not do those, Workers' Compensation Division does those. MATTIS: We don't enforce the Unfair Claims Practices Settlement Act portion of the insurance code in the Workers' Compensation Division. We do handle the other issues related to claims processing that are spelled out in the statutes. SENATOR HILL: The law covers all insurance companies in the State except DIF, and you have the responsibility to enforce that law. Who's doing it?

TAPE 57, SIDE A

001 MATTIS: All I can speak to is the enforcement of Chapter 656, which is my responsibility and I can't speak to the others. 006 CHAIR KERANS: All of SAIF's competitors as insurers for workers' compensation are subject, under Oregon law, to 746.230 and 746.240. Do you have access to the number of complaints carried against those carriers in a given reporting period under the Unfair Claims Settlement Practices Act?

014 DAY: I'm sure we do have that information. From my knowledge, that when someone has a complaint about the processing of their claims,

the Insurance Division refers that to the Workers' Compensation Division.

These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the tapes. - Senate Committee on Labor April 08, 1991 Page 10

020 CHAIR KERANS: > I want you to come back and tell me how many complaints on an annual basis for as far back as your data base has, formal complaints taken by insureds against their insurer under 746.230 and .240, with the Department, and demanded action from the Insurance Division for investigation and remediation under that statute as the law requires the Division to do. > If I were making a fiscal impact statement trying to determine how much it would cost to regulate SAIF under 746.230, I would first turn to see what it's costing me and what my experience is with all those insureds that are covered, and make some guess as to their share of the market versus SAIF's share of the market, and then extrapolate a percentage of that total to them. Wouldn't that be how you would guess that would work? 043 DAY: That would be a logical assumption. SENATOR KERANS: Was that what was done in developing this fiscal impact statement? DAY: I developed the fiscal impact statement based on the information given to me by my staff, meaning that the number of complaints filed. This fiscal impact is based upon how aggressively the complaint resolution and investigation section investigates these complaints, and from there how active they are in investigating those would depend upon how many how many go through the APA. > Our complaint and resolution section investigates all complaints, not just necessarily under the Unfair Claims Settlement Practices Act.

066 CHAIR KERANS: That's what I'm going to want to know - how many complaints and how many of your current FTE are attributable to that subset of complaints. SENATOR HILL: I would also like the disposition of those complaints. Are they all good, are they all bad, etc.? CHAIR KERANS: And the length of time to determination. If your data base will tell you that, I'd like to know that too. DAY: I'll have that information back to you at the next hearing. 085CHRIS MOORE, OREGON WORKERS' COMPENSATION ATTORNEYS (EXHIBIT F) > Details Exhibit F. > Testifies in support of SB 25. > During his investigation of case law concerning this bill, he found that there is no particular means of enforcing the law. The research he has done has indicated that in the last 12 years or so there have been 4 claims that were actually processed under the Unfair Claims Settlement Practices Act that went the full way to penalty, and there is a claim currently under investigation. That doesn't seem like a great deal of claims. SENATOR HILL: If that's the case with the currently covered companies, and we extrapolate from that experience the fiscal impact for inclusion of SAIF would be very minimal.

There minute. contain materiale which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marke report a speaker's exact words. For complete contents of the proceed ~g~, please refer to the tapes. \_ Senate Committee on Labor April 08, 1991- Page 11

MOORE: Speaking just to SB 24, I would expect the inclusion of SAIF would cause minimal impact. > SB 25 would be different depending on how you go about implementing it. > Continues to detail Exhibit I.

210 The meeting is adjourned at 5:20 p.m.

Submitted by:      Reviewed by: . Roberta White      Annette Talbott  
Assistant              Committee Counsel

EXHIBIT LOG:

A - Safety Committee Implementation - SAIF Corporation- 33 pages B -  
Condensed Statutory Statement of Assets and Liabilities and Assessment  
of Claim Operations and Practices - SAIF Corporation - 19 pages C -  
Report and Recommendations of the Joint Legislative Task Force on  
Innovations in Workers' Compensation Insurance - Representative Jim  
Edmunson - 19 pages D - Testimony on SB 25 - Janice Pilkenton - 3 pages  
E - Testimony on SB 25 - Tom Mattis - 5 pages F - Testimony on SB 25 -  
Chris Moore - 4 pages G - Copies of ORS 746.230 and 731.194 for SB 24  
and SB 25 - Staff - 5 pages H - Preliminary Staff Measure Summaries on  
SB 24 and SB 25 - Staff - 2 pages I - Fiscal Analyses of SB 24 and SB 25  
- Legislative Fiscal Office - 2 pages J - Supplemental information  
submitted on SB 24 and SB 25 - Dennis Bagger - 5 pages

These minutes contain materials which paraphrase and/or summarize  
statements made during this session. Only text enclosed in quotation  
marks report a speaker's exact words. For complete contents of the  
proceedings, please refer to the tapes. \_