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TO THE HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

TWENTY-FOURTH LEGISLATURE
Regular Session of 2008

Monday, March 31, 2008
2:05 p.m.

**TESTIMONY ON HOUSE CONCURRENT RESOLUTION NO. 171/HOUSE
RESOLUTION NO. 145 – REQUESTING THE INSURANCE COMMISSIONER TO
STUDY THE ADVANTAGES AND DISADVANTAGES OF ADOPTING THE ENGLISH
MARINE INSURANCE ACT, 1906.**

TO THE HONORABLE ROBERT N. HERKES, CHAIR, AND MEMBERS OF THE
COMMITTEE:

My name is J.P. Schmidt, State Insurance Commissioner (“Commissioner”),
testifying on behalf of the Department of Commerce and Consumer Affairs
(“Department”). The Department opposes House Concurrent Resolution No. 171 and
House Resolution No. 145.

The Insurance Division historically has not received many complaints pertaining
to marine insurance. The complaint history shows 4 complaints for ocean/marine
insurance in the past 5 years (2002 to 2007), compared to a total of 3,367 insurance
complaints in the same 5-year period.

Therefore, the Department does not see the need to adopt or study the English
Marine Insurance Act.

We thank the Committee for this opportunity to testify and respectfully request
that these resolutions be held.

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