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TO THE COMMITTEE ON CONSUMER PROTECTION AND COMMERCE

TWENTY-NINTH LEGISLATURE  
Regular Session of 2017

Thursday, February 9, 2017  
2:00 p.m.

**TESTIMONY ON HOUSE BILL NO. 1086 – RELATING TO INSURANCE.**

TO THE HONORABLE ANGUS L.K. MCKELVEY, CHAIR, AND MEMBERS OF THE COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner, testifying on behalf of the Department of Commerce and Consumer Affairs (“Department”). The Department strongly supports this Administration bill, which is a companion to S.B. 952.

The purpose of this bill is to clarify the Insurance Commissioner’s express prior approval authority over long-term care insurance rates and to make technical and nonsubstantive amendments for further clarity and consistency. The proposed language will continue to ensure consumers are not being charged excessive rates for long-term care insurance while maintaining a fair marketplace.

We thank this Committee for the opportunity to present testimony on this matter and ask for your favorable consideration.