

Fiscal Note: Requested on January 19, 2001.

Effective Date: The bill takes effect on August 1, 2001.

Testimony For: Better underwriting standards would help prevent abuses. Retention of records of rejected applications would aid in criminal investigations.

Testimony Against: None.

Testified: Deborah Senn, former Washington State Insurance Commissioner (pro); Basil Badley, American Council of Life Insurers.