



“Simplifying Regulation for Agents and Brokers...”

AFC Officers And Directors

September 28, 2006

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Peter Ludgin
Executive Director

The Honorable Ed Royce
United States Senate
2202 Rayburn House Office Building
Washington, D.C. 20515

Dear Representative Royce:

On behalf of our 3,000 members nationwide I would like to thank you for introducing the National Insurance Act of 2006, H.R. 6225.

Agents for Change represents insurance agents and brokers from across all lines of insurance. Producers continue to hit the same roadblocks when servicing our clients -- licensing hassles and (a lack of) speed to market of new products. As you know, in order to sell in more than one state, insurance agents and brokers have to obtain a separate insurance license in each state. The current state-based system burdens producers who want to serve customers across state lines. Moreover, under an optional federal charter (OFC) more products will be offered in a more timely fashion because of diminished regulatory burdens.

The most important reason to enact an OFC, however, is for consumers – not for producers. Consumers are frustrated with the lack of choice among insurance products and coverage in the current system. With an OFC, consumers will have access to more products and may save money due to increased efficiencies in regulation. Producers will spend less time on paperwork and have more time to better serve our clients. An OFC is a win-win for anybody who buys or sells an insurance product.

We strongly support H.R. 6225 and stand ready to support your efforts to enact this very important legislation.

Sincerely,

Robert Poli
Chairman

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