



“Simplifying Regulation for Agents and Brokers...”

April 6, 2006

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The Honorable John Sununu
United States Senate
111 Russell Senate Office Building
Washington, D.C. 20510

Dear Senator Sununu:

On behalf of our 1,100 members nationwide I would like to commend you for introducing the National Insurance Act of 2006. This legislation appears to be what Agents for Change has been advocating: a truly optional licensing system.

Agents for Change represents insurance agents and brokers from across all lines of insurance. Producers continue to hit the same roadblocks -- licensing hassles and speed to market of new products. As you know, in order to sell in more than one state, insurance producers have to navigate through separate state insurance regulations and 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 is for consumers. Our members continue to tell us that 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 their clients. This is a win-win for anybody who owns or sells an insurance product.

Again, we laud you for introducing the National Insurance Act of 2006 and stand ready to support your efforts to enact this very important legislation.

Sincerely,

Robert Poli
Chairman

1001 Pennsylvania Avenue, NW, Suite 500 South, Washington, DC 20004
Tel: (202) 589-1929 Fax: (202) 628-2507 peter@agents4change.net

www.agents4change.net

