

PETER A. HAMMEN
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Chair
Health and Government
Operations Committee



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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

August 4, 2010

Producer Licensing (EX) Task Force
National Association of Insurance Commissioners
2301 McGee Street, Suite 800
Kansas City, MO 64108-2662

RE: 8/17/10 Public Hearing on Producer Licensing Testing and Examinations

Dear Members of the NAIC Producer Licensing Task Force:

As the Chairman of the Maryland House of Delegates Health and Government Operations Committee, which, among other subjects, considers legislation relating to health and life insurance and health policy and planning, I write to thank the NAIC for focusing on producer licensing testing. This is an issue that many believe calls for action after multiple reports in various states revealed large disparities in who is and who is not passing life and health insurance producer examinations.

While I know and understand the primary purpose of licensing exams is consumer protection, data like we have seen in some states suggests there are issues of fairness that regulators must address. We do not want examinations to become barriers to entry that prevent certain groups of candidates from getting a license.

By shining a spotlight on this issue, the NAIC can only help uncover causes and solutions. I urge you to take a critical look at how licensing exams may be impacting minority and other communities and to take steps to encourage success among all candidates.

Sincerely,

A handwritten signature in cursive script that reads "P. A. Hammen".

Peter A. Hammen, Chairman