

*Only Impacts on Original or Engrossed  
Versions are Considered Official*

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Prepared by: Kim To  
Reviewed by: Matt Stayner, Tom MacDonald  
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**Measure Description:**

Updates various statutes in Insurance Code to reflect changes in National Association of Insurance Commissioners model provisions related to reducing reserve requirements for domestic ceding insurers that cede insurance to reinsurers and to regulating insurance adjusters and insurance consultants.

**Government Unit(s) Affected:**

Department of Consumer and Business Services (DCBS), Oregon Health Authority (OHA)

**Analysis:**

The proposed legislation has been determined to have

**MINIMAL EXPENDITURE IMPACT**

on state or local government.

While this individual measure has a “Minimal” fiscal impact, an agency may incur a net fiscal impact greater than minimal depending on the cumulative impact of all measures enacted into law that affect the agency.