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SECRETARY OF STATE

WEST VIRGINIA LEGISLATURE

REGULAR SESSION, 1989

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ENROLLED

HOUSE BILL No. 2588

(By Mr. *Speaker, Mr. Chambers, + Del. R. Burks*)
[By Request of the Executive]

— ● —

Passed *April 8,* 1989

In Effect *Ninety Days From* Passage

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H. B. 2588

(By MR. SPEAKER, MR. CHAMBERS, AND DELEGATE R. BURK)
[By Request of the Executive]

[Passed April 8, 1989; in effect ninety days from passage.]

AN ACT to amend and reenact section thirty-four, article six; sections two and sixteen, article twenty-two; section two, article twenty-three; section four, article twenty-four; section eight, article twenty-five; section twenty-two, article twenty-five-a; section six, article thirty-one; and section three, article thirty-two all of chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one as amended; to further amend said article twenty-five by adding thereto a new section, designated section eighteen, to further amend said article twenty-five-a by adding thereto a new section, designated section twenty-nine; and to further amend said chapter thirty-three by adding thereto a new article, designated article thirty-three, all relating to domestic insurers, and requiring annual examinations, by independent certified public accountants; increasing fees on rate and form filings; requiring farmers mutual fire insurance companies to pay form filing fees with annual reports; and subjecting certain other corporations and organizations to the rate and form filing fees.

Be it enacted by the Legislature of West Virginia:

That section thirty-four; article six; sections two and sixteen, article twenty-two; section two, article twenty-three; section four, article twenty-four; section eight, article twenty-five; section twenty-two, article twenty-five-a; section six, article

thirty-one; and section three, article thirty-two, all of chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one, as amended, be amended and reenacted; that said article twenty-five be further amended by adding thereto a new section, designated section eighteen; that said article twenty-five-a further amended by adding thereto a new section, designated section twenty-nine; and that said chapter thirty-three be further amended by adding thereto a new article, designated article thirty-three, all to read as follows:

ARTICLE 6. THE INSURANCE POLICY.

§33-6-34. Fee for form and rate filing.

1 A fee of twenty-five dollars for every form filing and
2 twenty-five dollars for every rate filing shall be
3 submitted with each filing. If a form filing or rate filing
4 is made on behalf of more than one insurer, other than
5 a filing made by a rating organization licensed by the
6 commissioner pursuant to section six, article twenty of
7 this chapter, the fee shall be submitted as if the filing
8 were made by each individual insurer. Fees submitted
9 pursuant to this section shall not be refunded if the form
10 filing or rate filing, for which the fee was submitted,
11 is disapproved in whole or in part by the commissioner.
12 The refiling of a form filing or rate filing previously
13 disapproved by the commissioner shall be considered a
14 new filing for the purposes of the filing fee: *Provided,*
15 That any request by the commissioner for additional
16 information pertaining to a form filing shall not be
17 considered a new filing for purposes of the filing fee. All
18 fees collected pursuant to this section shall be used by
19 the commissioner for the operation of the department of
20 insurance.

ARTICLE 22. FARMERS' MUTUAL FIRE INSURANCE COMPANIES.

§33-22-2. Other provisions of chapter applicable.

1 Each such company to the same extent such provisions
2 are applicable to domestic mutual insurers shall be
3 governed by and be subject to the following articles of
4 this chapter: Article one (definitions), article two
5 (insurance commissioner), article four (general provi-
6 sions) except that section sixteen of article four shall not

7 be applicable thereto, article ten (rehabilitation and
 8 liquidation) except that under the provisions of section
 9 thirty-two of said article ten no assessment shall be
 10 levied against any former member of a farmers' mutual
 11 fire insurance company who is no longer a member of
 12 the company at the time the order to show cause was
 13 issued, article eleven (unfair practices and frauds),
 14 article twelve (agents, brokers and solicitors) except that
 15 the agents' license fee shall be five dollars, article
 16 twenty-six (West Virginia Insurance Guaranty Associ-
 17 ation Act), article thirty (mine subsidence insurance)
 18 except that under the provisions of section six, article
 19 thirty, a farmers' mutual insurance company shall have
 20 the option of offering mine subsidence coverage to all
 21 of its policyholders but shall not be required to do so and
 22 article thirty-three (annual audited financial report);
 23 but only to the extent these provisions are not inconsis-
 24 tent with the provisions of this article.

§33-22-16. Fees.

1 Such company at the time of making its annual report
 2 shall pay to the commissioner a filing fee of twenty-five
 3 dollars, all fees so collected to be used for the purposes
 4 specified in section thirteen, article three of this chapter.
 5 No other fees or taxes shall be levied against such
 6 companies except the agent's license fee, the form filing
 7 fee required by the provisions of section thirty-four,
 8 article six of this chapter and the expenses of examina-
 9 tion thereof by the commissioner.

ARTICLE 23. FRATERNAL BENEFIT SOCIETIES.

§33-23-2. Other provisions of chapter applicable.

1 Every fraternal benefit society shall be governed and
 2 be subject, to the same extent as other insurers
 3 transacting like kinds of insurance, to the following
 4 articles of this chapter: Article one (definitions), article
 5 two (insurance commissioner), article four (general
 6 provisions), article six, section thirty (fee for form and
 7 rate filing), article ten (rehabilitation and liquidation),
 8 article eleven (unfair trade practices), article twelve
 9 (agents, brokers, solicitors and excess lines), article

10 thirteen (life insurance), article fifteen-a (long-term care
11 insurance), and article thirty-three (annual audited
12 financial report).

**ARTICLE 24. HOSPITAL SERVICE CORPORATIONS, MEDICAL
SERVICE CORPORATIONS AND DENTAL SER-
VICE CORPORATIONS.**

§33-24-4. Exemptions; applicability of other laws.

1 Every such corporation is hereby declared to be a
2 scientific, nonprofit institution and as such exempt from
3 the payment of all property and other taxes. Every such
4 corporation, to the same extent such provisions are
5 applicable to insurers transacting similar kinds of
6 insurance and not inconsistent with the provisions of this
7 article, shall be governed by and be subject to the
8 provisions as hereinbelow indicated, of the following
9 articles of this chapter: Article two (insurance commis-
10 sioner) except that under section nine of article two
11 examinations shall be conducted at least once every four
12 years, article four (general provisions) except that
13 section sixteen of article four shall not be applicable
14 thereto, article six, section thirty-four (fee for form and
15 rate filing), article ten (rehabilitation and liquidation),
16 article eleven (unfair practices and frauds), article
17 twelve (agents, brokers and solicitors) except that the
18 agent's license fee shall be five dollars, article fifteen-
19 a (long-term care insurance), section three-c, article
20 sixteen (group accident and sickness insurance), section
21 three-d, article sixteen (medicare supplement), section
22 four-c, article sixteen (treatment of temporomandibular
23 joint disorder and craniomandibular disorder), article
24 twenty-eight (individual accident and sickness insurance
25 minimum standards) and article thirty-three (annual
26 audited financial report); and no other provision of this
27 chapter shall apply to such corporations unless specif-
28 ically made applicable by the provisions of this article.
29 If, however, any such corporation shall be converted into
30 a corporation organized for a pecuniary profit, or if it
31 shall transact business without having obtained a license
32 as required by section five of this article, it shall
33 thereupon forfeit its right to these exemptions.

ARTICLE 25. HEALTH CARE CORPORATIONS.

§33-25-8. Commissioner to enforce article; approval of contracts, forms and rates; reserve fund; membership fee.

1 (a) It shall be the duty of the commissioner to enforce
2 the provisions of this article.

3 (b) No such corporation shall deliver or issue for
4 delivery any subscriber's contract, changes in the terms
5 of such contract, application, rider or endorsement until
6 a copy thereof and the rates pertaining thereto have
7 been filed with and approved by the commissioner. All
8 such forms filed with the commissioner shall be deemed
9 approved after the expiration of thirty days from the
10 date of such filing unless the commissioner shall have
11 disapproved the same, stating his reasons for such
12 disapproval in writing, except that such period may be
13 extended for an additional period not to exceed fifteen
14 days upon written notice thereof from the commissioner
15 to the applicant. Such forms may be used prior to the
16 expiration of such periods if written approval thereof
17 has been received from the commissioner.

18 (c) No rates to be charged subscribers shall be used
19 or established by any such corporation unless and until
20 the same have been filed with the commissioner and
21 approved by him. The procedure for such filing and
22 approval shall be the same as that prescribed in
23 paragraph (b) of this section for the approval of forms.
24 The commissioner shall approve all such rates which are
25 not excessive, inadequate, or unfairly discriminatory.

26 (d) The commissioner shall pass upon the actuarial
27 soundness of all direct health care services plans.

28 (e) The corporation shall accumulate a fund to be
29 derived from a minimum of two percent of every
30 subscriber's monthly premium which shall be known as
31 a contingency and liability reserve fund except that the
32 same shall not exceed an amount equal to three months'
33 average obligation of said corporation, nor shall it fall
34 below a minimum of one month's average obligation of
35 said corporation. Said fund shall be expended by the
36 corporation according to rules and regulations to be
37 promulgated by the commissioner.

38 In addition to the above requirements, every sub-
39 scriber shall pay into the corporation a membership fee
40 equal to one monthly premium. The membership fee
41 shall be collected in full by said corporation within
42 ninety days of said subscriber's application for
43 membership.

44 (f) Each such rate filing and each such form filing
45 made with the commissioner pursuant to this section is
46 subject to the filing fee of section thirty-four, article six
47 of this chapter.

§33-25-18. Annual audited financial report.

1 Every health care organization organized under the
2 laws of this state is subject to the provisions of article
3 thirty-three of this chapter.

ARTICLE 25A. HEALTH MAINTENANCE ORGANIZATION ACT.

§33-25A-22. Fees.

1 Every health maintenance organization subject to this
2 article shall pay to the commissioner the following fees:
3 For filing an application for a certificate of authority
4 or amendment thereto, two hundred dollars; for each
5 form filing and for each rate filing, the fee as provided
6 in section thirty-four, article six of this chapter; and for
7 filing each annual report, twenty-five dollars. Fees
8 charged under this section shall be for the purposes set
9 forth in section thirteen, article three of this chapter.

§33-25A-29. Annual audited financial report.

1 Every health maintenance organization organized
2 under the laws of this state is subject to the provisions
3 of article thirty-three of this chapter.

ARTICLE 31. CAPTIVE INSURANCE.

**§33-31-6. Formation of captive insurance companies in
this state.**

1 (a) A pure captive insurance company shall be
2 incorporated as a stock insurer with its capital divided
3 into shares and held by the stockholders.

4 (b) An association captive insurance company or an

5 industrial insured captive insurance company may be
6 incorporated:

7 (1) As a stock insurer with its capital divided into
8 shares and held by the stockholders; or

9 (2) As a mutual insurer without capital stock, the
10 governing body of which is elected by the member
11 organizations of its association.

12 (c) A captive insurance company shall have at least
13 one incorporator who shall be a resident of this state.

14 (d) Before the articles of association are transmitted
15 to the secretary of state, the incorporators shall petition
16 the commissioner to issue a certificate setting forth his
17 finding that the establishment and maintenance of the
18 proposed corporation will promote the general good of
19 the state. In arriving at such finding the commissioner
20 shall consider:

21 (1) The character, reputation, financial standing and
22 purpose of the incorporators;

23 (2) The character, reputation, financial responsibility,
24 insurance experience and business qualifications of the
25 officers and directors; and

26 (3) Such other aspects as the commissioner shall deem
27 advisable.

28 (e) The articles of association, such certificate and the
29 organization fee shall be transmitted to the secretary of
30 state, who shall thereupon record both the articles of
31 incorporation and the certificate.

32 (f) The capital stock of a captive insurance company
33 incorporated as a stock insurer shall be issued at not less
34 than par value.

35 (g) At least one of the members of the board of
36 directors of a captive insurance company incorporated
37 in this state shall be a resident of this state.

38 (h) Captive insurance companies formed under the
39 provisions of this chapter shall have the privileges and
40 be subject to the provisions of the general corporation
41 law as well as the applicable provisions contained in this

42 chapter. Captive insurance companies are subject to the
43 provisions of article thirty-three of this chapter. In the
44 event of conflict between the provisions of said general
45 corporation law and the provisions of this chapter, the
46 latter shall control.

ARTICLE 32. RISK RETENTION ACT.

§33-32-3. Risk retention groups chartered in this state.

1 A risk retention group seeking to be chartered in this
2 state must be chartered and licensed as a liability
3 insurance company authorized by the insurance laws of
4 this state and, except as provided elsewhere in this
5 article, must comply with all of the laws, rules,
6 regulations and requirements applicable to such insur-
7 ers chartered and licensed in this state and with section
8 four of this article to the extent such requirements are
9 not a limitation on laws, rules, regulations or require-
10 ments of this state. Risk retention groups are subject to
11 the provisions of article thirty-three of this chapter.
12 Before it may offer insurance in any state, each risk
13 retention group shall also submit for approval to the
14 insurance commissioner of this state a plan of operation
15 or a feasibility study and revisions of such plan or study
16 if the group intends to offer any additional lines of
17 liability insurance.

ARTICLE 33. ANNUAL AUDITED FINANCIAL REPORT.

§33-33-1. Declaration of policy and purpose.

1 The purpose of this article is to improve the insurance
2 commissioner's surveillance of the financial condition of
3 domestic insurers by requiring an annual examination
4 by independent certified public accountants of the
5 financial statements reporting the financial condition
6 and the results of operations of insurers.

7 This article shall not prohibit or preclude or in any
8 way limit the commissioner from performing examina-
9 tions of insurers as specified in section nine, article two
10 of this chapter or such other examinations as the
11 commissioner may be authorized to perform by this
12 chapter.

§33-33-2. Definitions.

1 (a) "Accountant," "certified public accountant (CPA)"
2 and "independent public accountant" means an inde-
3 pendent certified public accountant or accounting firm
4 who has a license to practice issued by the state in which
5 he resides or has his principal place of business.

6 (b) "Annual statement" means the annual financial
7 statement required to be filed by insurers with the
8 commissioner pursuant to the provisions of this chapter.

9 (c) "Audited financial report" means and includes
10 those items specified in section four of this article.

11 (d) "Insurer" for purposes of this article means any
12 domestic insurer as defined in section six, article one of
13 this chapter, and includes any domestic stock insurance
14 company, mutual insurance company, reciprocal insu-
15 rance company, farmers' mutual fire insurance com-
16 pany, fraternal benefit society, hospital service corpora-
17 tion, medical service corporation, health care corpora-
18 tion, health maintenance organization, captive insurance
19 company or risk retention group.

§33-33-3. Filing and extensions for filing of annual audited financial reports.

1 (a) Annual audited financial reports must be filed by
2 all insurers with the commissioner on or before the first
3 day of June for the year ending the thirty-first day of
4 December immediately preceding.

5 (b) Extensions of the filing date on the first day of
6 June may be granted by the commissioner for thirty day
7 periods upon showing by the insurer and its independent
8 certified public accountant the reasons for requesting
9 such extension and determination by the commissioner
10 of good cause for an extension. A request for extension
11 must be submitted in writing not less than ten days
12 prior to the due date in sufficient detail to permit the
13 commissioner to make an informed decision with respect
14 to the requested extension.

§33-33-4. Contents of annual audited financial report.

1 (a) The annual audited financial report shall report

2 the financial condition of the insurer as of the end of the
3 most recent calendar year and the results of its
4 operations, changes in financial position and changes in
5 capital and surplus for the year then ended in confor-
6 mity with statutory accounting practices for preparation
7 of the annual statement or as otherwise permitted, by
8 the commissioner.

9 (b) The annual audited financial report shall include
10 the following:

11 (1) Report of independent certified public accountant;

12 (2) Balance sheet reporting admitted assets, liabilities,
13 capital and surplus;

14 (3) Statement of gain or loss from operations or
15 statement of revenue and expenses;

16 (4) Statement of changes in financial position or cash
17 flow statement;

18 (5) Statement of changes in capital and surplus;

19 (6) Notes to financial statements. These notes shall be
20 those required by generally accepted accounting prin-
21 ciples and shall include a reconciliation of differences,
22 if any, between the audited statutory financial state-
23 ments and the annual statement with a written descrip-
24 tion of the nature of these differences;

25 (7) The financial statements included in the audited
26 financial report shall be prepared in a form and using
27 language and groupings substantially the same as the
28 relevant sections of the annual statement of the insurer
29 filed with the commissioner; and:

30 (A) The financial statement shall be comparative,
31 presenting the amounts as of the thirty-first day of
32 December of the current year and the amounts as of the
33 immediately preceding thirty-first day of December.
34 (However, in the first year in which an insurer is
35 required to file an audited financial report, the compar-
36 ative data may be omitted.);

37 (B) Amounts may be rounded to the nearest thousand
38 dollars;

39 (8) Supplementary Data and Information. This shall
40 include any additional clarifying information or data
41 which the commissioner may require to be disclosed.

**§33-33-5. Designation of independent certified public
account.**

1 (a) Each insurer required by this article to file an
2 annual audited financial report must, within sixty days
3 after becoming subject to such requirements, register
4 with the commissioner in writing the name and address
5 of the certified public accountant or accounting firm
6 (generally referred to in this article as the "accountant")
7 retained to conduct the annual audit set forth in this
8 article.

9 (b) The insurer shall obtain a letter from such
10 accountant, and file a copy with the commissioner
11 stating that the accountant is aware of the provisions of
12 this code and rules that relate to accounting and
13 financial matters and affirming that he will express his
14 opinion on the financial statements in terms of their
15 conformity to the statutory accounting practices pres-
16 cribed or otherwise permitted by the commissioner
17 specifying such exceptions as he may believe
18 appropriate.

19 (c) If an accountant who was not the accountant for
20 the immediately preceding filed audited financial
21 report, is engaged to audit the insurer's financial
22 statements, the insurer shall within thirty days of the
23 date the accountant is engaged notify the commissioner
24 of this event. The insurer shall also furnish the
25 commissioner with a separate letter stating whether in
26 the twenty-four months preceding such engagement
27 there were any disagreements with the former accoun-
28 tant on any matter of accounting principles or practices,
29 financial statement disclosure, or auditing scope or
30 procedure, which disagreements, if not resolved to the
31 satisfaction of the former accountant, would have caused
32 him to make reference to the subject matter of the
33 disagreement in connection with his opinion. The
34 insurer shall also in writing request such former
35 accountant to furnish it a letter addressed to the insurer

36 stating whether the accountant agrees with the state-
37 ments contained in the insurer's letter and, if not,
38 stating the reasons for which he does not agree; and the
39 insurer shall furnish such responsive letter from the
40 former accountant to the commissioner together with its
41 own.

§33-33-6. Qualifications of independent certified public accountant.

1 (a) The commissioner shall not recognize any person
2 as an independent certified public accountant who does
3 not meet the requirements for the definition of "accoun-
4 tant" under section two of this article.

5 (b) The commissioner may hold a hearing to deter-
6 mine whether a certified public accountant is independ-
7 ent and considering the evidence presented, may rule
8 that the accountant is not independent for purposes of
9 expressing his opinion on the financial statements in the
10 audited financial report made pursuant to this article
11 and require the insurer to replace the accountant with
12 another whose relationship with the insurer is independ-
13 ent within the meaning of this article.

§33-33-7. Consolidated or combined audits.

1 (a) The commissioner may, upon written application,
2 permit any insurer that is a member of an insurance
3 holding company system to file audited, consolidated or
4 combined financial statements in lieu of separate annual
5 audited financial statements if the commissioner, in his
6 discretion, deems such method of filing reasonable and
7 appropriate. Consolidated or combined filings will be
8 considered reasonable and appropriate if the commis-
9 sioner determines that the audit work performed under
10 a consolidated filing is adequate to ascertain the
11 financial condition of the insurer. If such approval is
12 granted a columnar consolidating or combining work-
13 sheet shall be filed with the report incorporating the
14 following:

15 (1) Amounts shown on the consolidated or combined
16 audited financial report shall be shown on the
17 worksheet;

18 (2) Amounts for each insurer subject to this section
19 shall be stated separately;

20 (3) Noninsurance operations may be shown on the
21 worksheet on a combined or individual basis;

22 (4) Explanations of consolidating and eliminating
23 entries shall be included; and

24 (5) A reconciliation shall be included of any differen-
25 ces between the amounts shown in the individual insurer
26 columns of the worksheet and comparable amounts
27 shown on the annual statements of the insurers.

28 (b) The commissioner shall require any insurer to file
29 separate annual audited financial statements although
30 permission had previously been given to file on a
31 consolidated basis or combined basis if the commissioner
32 determines the reasons or circumstances given for
33 approval of the consolidated audit, pursuant to subsec-
34 tion (a) of this section, no longer exist.

**§33-33-8. Scope of examination and report of independ-
ent certified public accountant.**

1 The examination of the insurer's financial statements
2 by the independent certified public accountant shall be
3 conducted in accordance with generally accepted
4 auditing standards and such other procedures illus-
5 trated in the examiners' handbook promulgated by the
6 national association of insurance commissioners as the
7 independent certified public accountant deems neces-
8 sary. The commissioner may from time to time pres-
9 scribe that additional auditing procedures be observed by
10 the accountant in the examination of the financial
11 statements of insurers pursuant to this article.

§33-33-9. Notification of adverse financial conditions.

1 The independent certified public accountant shall
2 immediately notify, in writing, an officer or director of
3 the insurer and the commissioner of any determination
4 by the independent certified public accountant that the
5 insurer has materially misstated its financial condition
6 as reported to the commissioner as of the thirty-first day
7 of December immediately preceding, or of any determi-

8 nation that the insurer does not meet the applicable
9 minimum capital and surplus requirement of this
10 chapter or in the case of an insurer not subject to capital
11 and surplus requirement, that the surplus of the insurer
12 is less than one hundred thousand dollars as of the
13 thirty-first day of December immediately preceding.
14 For purposes of this article material misstatement shall
15 mean a misstatement that overstates the surplus as
16 regards policyholders in single financial statement
17 items by five percent or more, or when taken together
18 with all financial statement items, the surplus as
19 regards policyholders is overstated by ten percent or
20 more.

**§33-33-10. Evaluation of accounting procedures and
system of internal control.**

1 (a) In addition to the annual audited financial reports,
2 each insurer shall furnish the commissioner with a
3 report of evaluation performed by the accountant, in
4 connection with his examination, of the accounting
5 procedures of the insurer and its system of internal
6 control.

7 (b) A report of the evaluation by the accountant of the
8 accounting procedures of the insurer and its system of
9 internal control, including any remedial action taken or
10 proposed, shall be filed annually by the insurer with the
11 commissioner at the time of filing of the annual audited
12 financial report.

13 (c) This report shall follow generally the form for
14 reports on internal control based on audits as prescribed
15 in the then current volume of the professional standards
16 of the American institute of certified public accountants.

**§33-33-11. Definition, availability and maintenance of
certified public accountant (CPA)
workpapers.**

1 (a) Workpapers shall be kept by the independent
2 certified public accountant of the procedures followed,
3 the tests performed, the information obtained and the
4 conclusions reached pertinent to this examination of the
5 financial statements of an insurer. Workpapers shall

6 include work programs, analyses, memoranda, letters of
7 conformation and representation, abstracts of company
8 documents and schedules or commentaries prepared or
9 obtained by the independent certified public accountant
10 in the course of his examination of the financial
11 statements of an insurer and which support his opinion
12 thereon.

13 (b) Every insurer required to file an audited financial
14 report pursuant to this article, shall require the
15 accountant to make available for review by the commis-
16 sioner the workpapers prepared in the conduct of his
17 examination. The insurer shall require that the accoun-
18 tant retain the audit workpapers for a period of not less
19 than five years after the period reported thereon.

20 (c) In the conduct of the aforementioned periodic
21 review by the commissioner, it shall be agreed that
22 photocopies of pertinent audit workpapers may be made
23 and retained by the commissioner.

§33-33-12. Examinations.

1 Examinations of insurers conducted by the commis-
2 sioner pursuant to section nine, article two of this
3 chapter may, at the discretion of the commissioner,
4 include and be supplemented by audit procedures
5 performed by an independent certified public accoun-
6 tant as herein provided.

§33-33-13. Exemptions from compliance.

1 Upon written application by an insurer, the commis-
2 sioner may grant an exemption from compliance with
3 this article if the commissioner finds, upon review of the
4 application, that compliance with this article would
5 constitute a financial or organizational hardship upon
6 the insurer. An exemption may be granted at any time
7 and from time to time for a specified period or periods.
8 Within ten days of a denial of an insurer's written
9 request for an exemption from this article, such insurer
10 may request in writing a hearing on its application for
11 an exemption.

The Joint Committee on Enrolled Bills hereby certifies that the foregoing bill is correctly enrolled

Frederic L. Parker
.....
Chairman Senate Committee

L. Latta
.....
Chairman House Committee

Originating in the House.

Takes effect ninety days from passage.

Jose C. Walker
.....
Clerk of the Senate

Donald J. Hogg
.....
Clerk of the House of Delegates

Sam D. Tucker
.....
President of the Senate

Bob Clark
.....
Speaker of the House of Delegates

The within *is* approved this the *26th*
day of *April*, 1989.

Yaston Caperton
.....
Governor

PRESENTED TO THE

GOVERNOR

Date 4/24/89

Time 2:10