



# Insurance Institute of Kentucky

**Mark Treesh**  
*Executive Director*

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December 3, 2014

The Honorable Andy Barr  
United States House of Representatives  
1432 Longworth House Office Building  
Washington, DC 20515

Dear Congressman Barr:

Insurance Institute of Kentucky (IIK) urges your continued support for the Insurance Capital Standards Clarification Act of 2014, legislation which would clarify the Federal Reserve Board's authority to apply insurance-based capital standards to insurance companies under its supervision. This legislation is critically important to life insurers and their customers and must be sent to the President's desk before the end of this legislative session.

The Insurance Capital Standards Clarification Act legislation has **broad, bipartisan support**. Legislation to clarify these insurance-based capital standards has already passed the House and Senate this year. Now we urge Congress to complete its work and move swiftly to send a final bill to the President's desk for enactment into law.

Life insurance is very different from banking and must be regulated in a way that reflects those differences. The capital standards developed for life insurers must support the long-term promises and guarantees made to policyholders, families, and retirees.

The Insurance Capital Standards Clarification Act would ensure that the Federal Reserve Board has the authority to develop the appropriate capital standards for the insurance companies under its supervision. The bill furthers the goals of prudential supervision and consumer protection by facilitating the application of appropriate and effective capital standards.

Now is the time for the Insurance Capital Standards Clarification Act of 2014 to become law. We urge you to work with your colleagues to finish the work on this bill and send it to the President before the end of this session.

Please do not hesitate to call to learn more about the important role of life insurance in our state.

Sincerely,

A handwritten signature in blue ink that reads 'Mark Treesh'.

Mark Treesh, Executive Director

**PO Box 54542, Lexington, KY 40555-4542**  
**Ph: (859) 543-9759 Cell: (859) 285-0555**  
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# Insurance Institute of Kentucky

**Mark Treesh**  
*Executive Director*

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December 3, 2014

The Honorable Brett Guthrie  
United States House of Representatives  
308 Cannon House Office Building  
Washington, DC 20515

Dear Congressman Guthrie:

Insurance Institute of Kentucky (IIK) urges your continued support for the Insurance Capital Standards Clarification Act of 2014, legislation which would clarify the Federal Reserve Board's authority to apply insurance-based capital standards to insurance companies under its supervision. This legislation is critically important to life insurers and their customers and must be sent to the President's desk before the end of this legislative session.

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# Insurance Institute of Kentucky

**Mark Treesh**  
*Executive Director*

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December 3, 2014

The Honorable Edward Whitfield  
United States House of Representatives  
2184 Rayburn House Office Building  
Washington, DC 20515

Dear Congressman Whitfield:

Insurance Institute of Kentucky (IIK) urges your continued support for the Insurance Capital Standards Clarification Act of 2014, legislation which would clarify the Federal Reserve Board's authority to apply insurance-based capital standards to insurance companies under its supervision. This legislation is critically important to life insurers and their customers and must be sent to the President's desk before the end of this legislative session.

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