AlaskaUSA® Title Agency

April 11, 2012

Honorable Steve Thompson, Vice-Chair House Judiciary Committee 600 E. Railroad Ave. Wasilla, AK 99654

Dear Representative Thompson:

Re: CS for Senate Bill No.122 (L&C)

Alaska USA Title Agency has followed and commented on \$B122 since introduced in the Senate Labor and Commerce Committee in 2011. Alaska USA position has consistently been that legislation should not restrict competition nor limit choices for Alaska consumers.

Alaska USA supports the current proposed SB122 only if Section 2 is removed since it may violate the privileges and immunities clause of the U.S. Constitution. Alaska USA concurs with Dennis Bailey's memorandum of February 15, 2012 (copy attached) that the proposed language in SB 122, section 2 raises the question of whether a residency requirement violates the U.S. Constitution. The memorandum states two specific case law examples on page 2, item 3. Both case law examples ruled against similar restrictive residency requirements. Accordingly, we do not believe section 2 of SB122 is good public policy.

Thank you for the opportunity to provide Alaska USA Title Agency's concerns on Senate Bill 122.

Crystal Politoria

Vice President/General Manager

Enclosure

cc: Linda Hall, Director, Alaska Division of Insurance Curtis Thayer, Deputy Commissioner, Commerce, Community and Economic Development Dan Fauske, CFO/Executive Director. Alaska Housing Finance Corporation