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12
EXHIBIT NO. 12
DATE 2/10/05
BILL NO. SB 12

LEE ANN FENSKÉ
Montana District Manager

February 8, 2005

Senate Business and Labor
Vicki Cocchiarella, Senator
Committee Members

RE: Senate Bill 327

Dear Senator Cocchiarella and Committee Members,

I am writing this letter to you today, as I can not be there in person to oppose Senate Bill 327 as I am teaching a continuing education seminar this week on title insurance.

I am a member of the Department of Insurance Continuing Education Advisory Council. I was appointed to represent the Montana Title Insurance Industry. Our industry is required to complete 24 credit hours of approved continuing education during each 24 month period.

It is difficult for our licensees to obtain these credit hours in an education setting that involves matters of title insurance. There are not very many organizations that provide approved seminars. However, I feel it is extremely important to take our time as an industry and as Stewart Title Guaranty to give the best education possible to our licensees. The licensees need and want this education to keep them updated on changes in our industry, changes in the state statutes that affect our industry and changes in our products in order to give the best possible coverage and service to our insured's.

I feel that those engaged in selling surety bail bonds should continue to participate in approved continuing education through the Montana Department of Insurance. Surety bail bonds are in the form of an "insurance product" and these licensees's should better their careers, industry and the ultimate consumer which can only be obtained through education.

Thank you Senator Cocchiarella and Members of the Committee for your time.

Sincerely,

Lee Ann Fenske
Vice-President
Montana/Idaho Division Manager

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