

## From the President

*Just when you thought it was safe. . .*

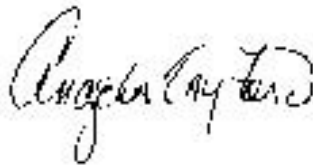
I was looking forward to a peaceful holiday season and the new year when somebody went forth and passed S900. This passage should really make the Year 2000 a very interesting one. It's already generated more work for me in 1999 than I planned to do in 2000.

Most of us (who have been in state regulation for a period of time) are accustomed to the status quo. With the passage of S900, we find ourselves questioning all aspects of how we do our jobs and the need for possible changes. We live in an age wherein efficiency is one of the most critical components of any operation. Quite a few of us have participated in the various regulatory re-engineering projects and have had our minds opened to the fact that things will change.

Gene Reed (Delaware) and Sam Meyer (South Dakota) are serving as co-chairs of the NAIC's Agent Licensing Working Group. I think that we should give these guys a pat on the back. After all, they've put up with comments like: "Not in my state!", "It will never happen.", "You must be joking." from quite a few of us (myself included.) These guys maintained calm, placed a smile on their faces, and politely advised us that "We've got to change." I'm sure that they used stronger "silent" comments about some of us. Come to think of it, these two probably knew that it would take the both of them to handle all of us!

We would be remiss if we assumed that licensure of agents would be the only part of the regulatory function to change. As we head down the S900 road, I believe that we will discuss all aspects of regulation. Hence, to the Gene Reeds and Sam Meyers that are heading up other working groups, we offer our humble apologies in advance!

Until the next issue, Happy New Year.



IRES PRESIDENT