

the Speaker of the House, and nine members including an adoptee, an adoptive parent, and a birth mother appointed by the Governor; and be it further

RESOLVED, That this Commission shall make recommendations prior to the convening of the 1980 General Assembly concerning possible revision of the adoption laws; and be it further

RESOLVED, That necessary support and secretarial services shall be furnished by the Department of Legislative Reference; and be it further

RESOLVED, That a copy of this Resolution be sent to the Honorable Harry Hughes, Governor of Maryland, the Honorable James Clark, Jr., President of the Senate, and the Honorable Benjamin L. Cardin, Speaker of the House of Delegates.

Signed April 10, 1979.

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No. 8

(Senate Joint Resolution No. 43)

A Senate Joint Resolution concerning

United States McCarran-Ferguson Act

FOR the purpose of urging the Congress of the United States to reject any amendments to the United States McCarran-Ferguson Act, an Act of the United States relating to regulation by the states of the insurance industry.

WHEREAS, In 1945 the McCarran-Ferguson Act (Title 15, United States Code, Sections 1011-1015) was enacted into law and in that Act it was stated that "Congress declares that the continued regulation and taxation by the several states of the business of insurance is in the public interest"; and

WHEREAS, In the course of regulation, the states have encouraged and required continued improvements in insurance coverages and the provision of insurance at reasonable rates; and

WHEREAS, The states have continually reviewed, experimented with, and altered various approaches to regulation in an effort to assure the public of the availability of insurance at the lowest practicable cost; and

WHEREAS, The business of insurance has developed a competitive structure and the public has benefited from the