

**Jana Lee Pruitt**  
Regional Vice President, State Relations

January 6, 2021

Representative Jerry T. Miller  
702 Capital Avenue  
Annex Room 357C  
Frankfort, KY 40601

Re: House Bill 75

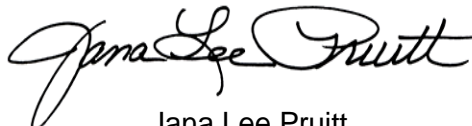
Dear Representative Miller:

The American Council of Life Insurers (“ACLI”) is pleased to support House Bill 75, the Living Donor Protection Act of 2021.

House Bill 75 is based on federal legislation introduced in both chambers of the United States Congress in 2019. The ACLI worked with the National Kidney Foundation and the federal bill sponsors—Senators Tom Cotton (R-AR) and Kirsten Gillibrand (D-NY) and Representatives Jerry Nadler (D-NY) and Jaime Herrera Beutler (R-WA)—to reach agreement on the legislation, which would have prohibited discrimination in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life, disability or long-term care insurance policy based solely and without any additional actuarial risk upon the status of the applicant/policyholder as a living organ donor. Though the federal bills did not advance in the last Congress, similar bills have already been enacted in multiple states. Our members support laws and regulations that enable the accurate assessment of mortality and morbidity risks and require that sound actuarial principles and/or reasonably anticipated experience exists to support any premium or benefit differences among classes of insureds.

We applaud your pursuit, and the anticipated enactment, of the Living Donor Protection Act of 2021.

Sincerely,



Jana Lee Pruitt