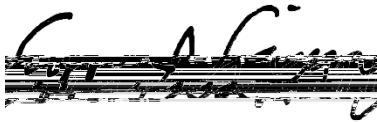
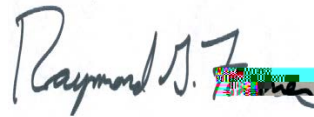
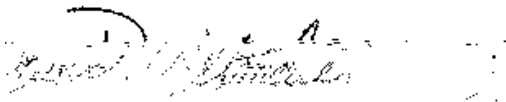




Further, federally directed sales of health insurance coverage across state lines would frustrate the ability of state insurance regulators to fulfill one of their central obligations—to provide protection and counsel to insurance consumers in their states. The regulators of one state have no authority to enforce the laws of another state; a state regulator could offer little protection to a state resident who purchased health insurance licensed by another state. Instead, consumers would have to hope that the regulator in a distant jurisdiction has the ability and resources to assist consumers nationwide, which is uncertain due to funding and staff limitations. Allowing interstate sales only when considered authorized by the laws of nonse/ch3 (i)-2..2 (t)-4.6896 (e)JTJ 0 Tc 0 ch3 (i)-2..2 (t)-4.6896 (

A handwritten signature in black ink, appearing to be "C. A. G.", written over a horizontal line.A handwritten signature in black ink that reads "Raymond J. F." followed by a redacted area.A handwritten signature in black ink, appearing to be "David M. [unclear]", written over a horizontal line.A handwritten signature in black ink that reads "Dan Amora" written over a horizontal line.