

January 17, 2017

Hon. Edward Buttrey, Chair  
Montana Senate Standing Committee on Business, Labor, and Economic Affairs

VIA EMAIL: [ebuttrey@mtsenate.com](mailto:ebuttrey@mtsenate.com)

Re: Senate Bill – SUPPORT

Dear Senator Buttrey,

As a non-profit organization that informs, helps and speaks for insurance consumers nation wide, we write to you to urge your strong support for SB 58. The increased use of data mining in place of human judgment is resulting in individuals and businesses being dropped by their insurance company because a computer improperly classified their a simple inquiry or zero dollar loss notice as a claim. Neither an inquiry nor a loss notice of a zero dollar claim should cause a person or entity to lose their insurance and have to scramble to replace it, usually at a far higher cost.

SB 58 is a sound approach to maintaining a healthy competitive insurance marketplace in the State of Montana. It recognizes insurance companies' right to factor in a policyholder's loss and claims experience when deciding whether or not to renew their policy, but balances that right with the right of a policyholder to inquire about their coverage or notify their insurer about a zero dollar loss without fear of being dropped or surcharged when their policy comes up for renewal. Inquiries and zero dollar losses should not be charged against consumers. Under-regulated data mining is causing that to happen.

United Policyholders ("UP") offers a variety of resources and tools to help individuals and businesses make good decisions when buying insurance and resolving claim and coverage disputes at [www.uphelp.org](http://www.uphelp.org). UP does not sell insurance or accept funding from insurance companies.

Thank you for your time and consideration of this important consumer protection.

Respectfully submitted,



Amy Bach, Esq.  
Executive Director

Professor Jay Feinman  
Rutgers Center for Risk and Responsibility

cc: Sen. Dee Lee Brown, Vice Chair, [Sen.Dee.Brown@mt.gov](mailto:Sen.Dee.Brown@mt.gov)  
Sen. Mary McNally, Bill Sponsor, [Sen.Mary.McNally@mt.gov](mailto:Sen.Mary.McNally@mt.gov)

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