

Bill Requests from Commissioner of Securities and Insurance (State Auditor)

- 1) **Housekeeping Bill** – The Commissioner will propose non-substantive changes to statute that allow for greater efficiency and clarity in administering insurance and securities law.

Insurance

- 2) **Allow for Military Discount** – This bill would allow property & casualty insurance companies to offer consumers discounts based on military or veteran status, similar to “good driver” discounts.
- 3) **Revise Benefit Coverage for Emergency Responders** – This bill will place a presumption in law that emergency responders who contract certain illnesses do so in the course of their duty.
- 4) **Prohibit Genetic Information Discrimination in Insurance** – State law currently protects consumers by prohibiting insurance companies from using and seeking genetic information in all lines of insurance except for life, disability income, and long-term care insurance. This bill would remove those exceptions.
- 5) **Privacy of Data from Event Data Recorders** – Legislation will clarify that data from event data recorders on automobiles are the sole property of the vehicle owner and may not be used without written consent.
- 6) **Allow for Electronic Delivery of Policies** – This bill will update Montana law to allow insurance policies to be delivered electronically by giving insureds the choice to have their policy be delivered by email or through a website or through traditional means.
- 7) **Limit Look Back for Homeowner’s Insurance** – Prohibit insurers from using more than the last five years of an insured’s loss experience when determining rates or renewal for homeowner’s insurance.
- 8) **Close Captive Insurance Tax Loophole** – This legislation will create a level playing field by ensuring all captives are treated the same with regards to their premium tax payment.
- 9) **Revise and Continue Insure Montana** – The Commissioner is pursuing options that provide incentives for small businesses to continue to offer health insurance to their employees.
- 10) **Revise the Montana Comprehensive Health Association** – This bill would eliminate unnecessary provisions related to the administration of health plans through the Montana Comprehensive Health Association.

- 11) Allow for “Major Natural Disaster Multi-Peril” Insurance** – This bill would define a new type of insurance: “major natural disaster multi-peril,” which will allow a bundled flood, earthquake, and landslide coverage policy to be sold through surplus lines.
- 12) Adopt NAIC External Review Model** – This legislation will create transparency and accountability in the appeals process for healthcare treatment decisions by insurance companies by adopting the NAIC External Review Model. This will create a uniform structure of appeals for all health plan issuers, and prioritize appeals that may have life and death consequences.
- 13) Adopt NAIC Model Public Adjuster Act** – Adopt the NAIC model public adjuster legislation to give CSI stronger enforcement mechanisms to address unscrupulous public adjusters.
- 14) Update Insurance Laws to Meet Accreditation Standards** – The Commissioner will propose changes to statute that will allow Montana to maintain its accreditation with the National Association of Insurance Commissioners.

Securities

- 15) Strengthen Protections for Elderly Investors** – Montana seniors often fall victim to financial abuse. This bill would enhance penalties for crimes against seniors.