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January 20, 2015

Montana State Legislature
House Business and Labor Committee
P.O. Box 200400
Helena, MT 59620-0400

sent via email to:
karmstrong@mt.gov

RE: HB 53, Discounts to Military or Veterans – NAMIC's Written Testimony in SUPPORT of Legislation

Dear Representative Berry, Chair; Representative Salomon, Vice-Chair; Representative Lynch, Vice-Chair; and honorable members of the House Business and Labor Committee:

Thank you for affording the National Association of Mutual Insurance Companies (NAMIC) an opportunity to submit written testimony to the House Business and Labor Committee for the January20, 2015, public hearing.

NAMIC is the largest property/casualty insurance trade association in the country, serving regional and local mutual insurance companies on main streets across America as well as many of the country's largest national insurers.

The 1,400 NAMIC member companies serve more than 135 million auto, home and business policyholders and write more than $196 billion in annual premiums, accounting for 50 percent of the automobile/homeowners market and 31 percent of the business insurance market. NAMIC has 134 members who write property/casualty insurance in the State of Montana, which represents 40% of the insurance marketplace.

Through our advocacy programs we promote public policy solutions that benefit NAMIC companies and the consumers we serve. Our educational programs enable us to become better leaders in our companies and the insurance industry for the benefit of our policyholders.

NAMIC supports HB 53 as pro-insurance consumer and pro-market competition bill that will allow insurers to offer a new insurance discount. NAMIC also supports HB 53as a reasonable and appropriate public policy endeavor designed to acknowledge the commit and sacrifice made by past, present, and future members of the armed forces and their immediate family to the preservation of our country's national security.

For the aforementioned reasons, NAMIC respectfully requests that the House Business and Labor Committee VOTE YES on HB 53.

Thank you for your time and consideration. Please feel free to contact me at 303.907.0587 or at crataj@namic.org, if you would like to discuss NAMIC's written testimony.

Respectfully,

Christian John Rataj, Esq.
NAMIC – Senior Director of State Affairs
Western Region