

# Proposal for Legislation – 2015

*(some of this information is to help the bill drafter later on)*

## Limit Lookback for Homeowners' Insurance

**PROPOSER'S NAME/TITLE:**

ORGANIZATION: CSI

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**1. What is the problem or issue?**

Insurers are able not limited in how far they can look back into a homeowners history for insurance rating purposes, potentially increasing insurance rates or potentially causing policies to be cancel for claims occurring many years or even decades ago.

**2. What do you want the legislation to do?**

Limit the look period to 5 years.

**3. If possible, please list the MCA (Montana Code Annotated) sections that would need to be amended.**

Title 33, chapters 16 and 18

**4. If the proposed change requires additional funding, what funding sources do you propose?**

N/A

**5. Has similar legislation been requested in the past, been introduced in another state, or provided as a model act? If so, please provide a citation, reference, or point of contact.**

Yes, 2013's LC0415

Point of contact: Jeff Barber, 444-4613