

February 21, 2017

Hon. Mark Noland, Chair  
Standing Committee on Business and Labor  
Montana House of Representatives  
PO Box 200400  
Helena, MT 59620-0400

Re: HB 222 - SUPPORT

Dear Chairman Noland,

We, United Policyholders (“UP”) write to respectfully register our support for HB 222 – “AN ACT CREATING THE MONTANA EXTERIOR RESIDENTIAL STORMDAMAGE REPAIR CONTRACTS ACT; PROVIDING DISCLOSURE REQUIREMENTS FOR EXTERIOR RESIDENTIAL STORM DAMAGE REPAIR SOLICITATIONS, PROPOSALS, AND REPAIR CONTRACTS; PROVIDING FOR CANCELLATION OF EXTERIOR RESIDENTIAL STORM DAMAGE REPAIR CONTRACTS; PROVIDING REMEDIES; PROVIDING DEFINITIONS; AND PROVIDING AN IMMEDIATE EFFECTIVE DATE AND AN APPLICABILITY DATE.” We believe HB 222 is a sound approach to combating contractor fraud that often follows a disaster.

Too often do “storm chasing” contractors take advantage of disaster victims when they are most vulnerable. SB 222 would require contractors who solicit business from disaster victims to disclose whether they are licensed, their license number, and prohibit them from using another contractor's license. They would also be prohibited from acting as an unlicensed public adjuster. Contractors would also be required to prepare a detailed estimate of the work to be performed, must inform the consumer that they are responsible by any repairs not covered by insurance, and that they have the right to cancel the contract within 5 days. We believe these are all important consumer protections.

UP is a non-profit public interest consumer advocacy organization dedicated to helping preserve the integrity of the insurance system. UP serves as a voice and an information resource for consumers in all 50 states. UP runs three programs: *Roadmap to Recovery* (assisting disaster victims with insurance claims); *Roadmap to Preparedness* (buying guidance); and *Advocacy and Action* (assisting regulators, lawmakers, and courts). UP's work is supported by donations, grants, and volunteer labor. UP does not sell insurance or accept funding from insurance companies. UP hosts an up-to-date library of publications for consumers of all types of insurance on its website at [www.uphelp.org](http://www.uphelp.org).

Thank you for your time and consideration of this important matter,



Amy Bach, Esq., Executive Director

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