

MINUTES OF THE MEETING  
BUSINESS & INDUSTRY COMMITTEE  
MONTANA STATE SENATE

March 19, 1987

The thirty-eighth meeting of the Business and Industry Committee was called to order by Chairman Allen C. Kolstad at 9:37 a.m. on Thursday, March 19, 1987 in Room 325 of the Capitol.

ROLL CALL: All committee members were present.

The following bill, House Bill 648 by Rep. Holliday was re-referred to the Business and Industry Committee after having been defeated on the Senate Floor, therefore, a new hearing was posted on the bill.

RECONSIDERATION OF HOUSE BILL NO. 648: Rep. Gay Holliday, House District 31, Roundup, chief sponsor, submitted a short fact sheet for reconsideration of the bill, concerning the calcutta auction (EXHIBIT 1). She submitted a letter from Tom Dowling of the Dowling Law Firm (EXHIBIT 2) and pointed out the fact that Mr. Dowling had been the Lewis and Clark County Attorney for nine years and had been contacted several times throughout those years as to whether a calcutta was legal or not. His advice to those people was that it was not legal and if it came to their attention they would have to enforce the laws of Montana. He also stated in his letter that legalization of the calcuttas, in light of the expanded legalization of gambling, would relieve the problems generated by these auctions. She then referred to EXHIBIT 3, an article from the July 30, 1986, Roundup Record Tribune concerning a proposed calcutta on a rodeo in Roundup. These people were informed it was not a legal activity and state law makes it a misdemeanor punishable by a fine of between \$100-1000 or three months to a year in jail, or both. Therefore, those people were told it would not be tolerated under any conditions, she said.

DISCUSSION OF HOUSE BILL NO. 648: Chairman Kolstad informed the committee he had been off the floor of the Senate the day the action was taken and asked for any information concerning this bill.

Sen. Neuman said the problem was in the way the bill was drafted and some of the calcuttas, like the Cattlewomens' beef performance calcutta, would still be illegal under this bill, without some amendments. As he understood the intent of the bill, these calcuttas were to be included in the bill.

Rep. Holliday replied that she recognized those concerns but she did say an animal is a contestant. Her concern with amending animals into the bill was it would come under the parimutuel statute. As far as the Cattlewomens' calcutta, testimony was given in the House hearing that you do not bid on the animal

itself; the bidding is on the ability to perform in pounds gained and rate of gain.

Chairman Kolstad said he understood the incident in Roundup prompted the bill. He asked Rep. Holliday if her main interest was to see that these groups are included in the bill; if they aren't included in the bill the purpose of the bill hasn't been served.

Sen. Neuman pointed out that the bill says "contestants of a sports event" and he didn't see how it could be construed to be a sports event when it is gains on cattle. Rep. Holliday told Sen. Neuman that she had talked to Tom Gomez of the Legislative Council and he would look into that but she said she didn't want to jeopardize this by going into the act that covers parimutuel betting. Mr. Gomez felt that an amendment could be made to take care of the concerns of the committee.

Chairman Kolstad asked for Ms. McCue to comment on the bill. Ms. McCue agreed that it was a problem and if it is intended to address the contest of raising beef, this bill does not do that.

Sen. Williams asked if Mr. Dowling would be back in town in order that he could have more input into this. He wondered if Mr. Gomez, Mr. Dowling and Ms. McCue could get together with Rep. Holliday and see if they could work something out concerning this. Chairman Kolstad felt that Mr. Gomez and Ms. McCue could handle that very adequately and there should be no problem. It was agreed that that was the direction that should be taken.

Rep. Holliday was totally agreeable with the above suggestion and said if there is no limited time frame there would be no problem. In answer to a question from Sen. Weeding, she said it was not her intent to include college athletic functions nor exclude them; those people are adults. However, if that was a concern she told the committee to feel free to amend it to exclude college events. Chairman Kolstad noted that the bill certainly had some complexities that were not discovered when it was first heard in the committee and they would try to iron those out with the researchers and Rep. Holliday.

Sen. Boylan pointed out that the National Finals Rodeo was in Bozeman and they have had calcuttas to support the rodeo program at MSU; this is a rodeo event, the same as the rest of them, and he felt if the universities are eliminated from the bill the university collegiate rodeo calcutta would be illegal and that would cause problems.

Sen. Williams felt what caused the defeat on the floor of the Senate was that somebody brought up the fact they were not illegal now so why pass a bill to make them legal but he said the answer from Mr. Dowling would certainly take care of that, that they do

have to be legalized. He said that the problem with the universities could be worked out in committee.

Sen. Weeding responded to Sen. Boylan and said he knew more about high school rodeos than college rodeos but believed the college rodeos were sanctioned by a national college rodeo association. Maybe this could be confined to events that are sanctioned by the national college athletic association or something of that nature; maybe rodeos could be included but football and basketball excluded from the bill. Rep. Holliday responded that there are millions of dollars bet on college games but said if that would be the only way for HB 648 to get through the Senate, that would be fine. However, if it was to be confined to certain events she felt they would run into more difficulties than they already have.

There being no further questions, Chairman Kolstad informed Rep. Holliday they would try to work something out with the bill and make it workable.

RECESS: The committee took a short recess before taking up HB 519.

The committee reconvened at 10:04 a.m.

CONSIDERATION OF HOUSE BILL NO. 519: Rep. Helen O'Connell, House District 40, Great Falls, chief sponsor, said it was her feeling that the financial stress be lifted that the legislature inflicted on the young people in 1983. House Bill 519 asks for the repeal of the unisex law. She said the bill was requested by people throughout the state of Montana. She pointed out that the bill was heard in 1983, again in 1985 with an unsuccessful attempt at that time to repeal it before it went into effect and now in 1987. That repeal was lost by two votes. She said the original intent was to prevent discrimination on basis of sex or marital status but, in reality, thousands of women were victimized by the discriminatory nature of this law. Insurance rates increased for women while rates for males decreased which, according to Rep. O'Connell, was discriminatory by any definition. Some of those rates for young girls increased 100%. She said people had told her they moved their insurance to other states rather than in the state of Montana with the unisex law.

Young married couples, she said, are completely lost when they receive their insurance premiums and don't know what to do because they don't have the money. Some of the young people had also told her they can no longer afford to carry liability insurance and were driving without that coverage. Some parents cannot afford to insure their daughters on the family car because of the unisex law, according to Rep. O'Connell. She said when the bill was passed in 1983, the legislators were told by a womens' group that they were going to set the pace for the nation and every state would have a unisex law. Now, four years

later, Montana is still the only state with the law. Even though there were four or five states that had unisex, those states have all repealed the act at this time. She said the insurance commissioner had conducted a survey to determine the impact of unisex on consumers. A copy of that survey and a letter from Andrea Bennett, Insurance Commissioner is attached as EXHIBIT 4. She again reiterated the economic stress that this has brought to these young people; she said the legislature had made a mistake and asked that it be corrected with the repeal of the unisex law.

PROPOSERS: Robert Vandevere, registered, concerned, citizen lobbyist, said this was one of the biggest mistakes the legislature has ever made. He asked the committee to pass HB 519 to correct that mistake.

Judith Mintel, State Farm Mutual Automobile Insurance Company, who insures more than 150,000 cars and pickup truck in the state and the drivers who drive them. She read her written testimony attached as EXHIBIT 5. She said that HB 519 requires insurance companies to substantiate bonafide statistical differences in risk or exposure and said they could live with that, as there are such differences. She said the bill, if enacted, would allow companies to base rates more closely on actual costs of providing coverage which would result in significantly lower rates for young women drivers and young married people. Ms. Mintel read several complaints from people concerning the setting of insurance rates.

Josephine Driscoll, Vice President of Regulatory Affairs, Standard Insurance Company of Portland, Oregon, submitted her written testimony in favor of HB 519. (EXHIBIT 6) She said they had been doing business in Montana since 1962 and what was at issue in this law is risk classification and not just gender. She said the insurance industry provides products vital to the basic needs of our economy and should be given the opportunity to fairly price those products. She urged support of HB 519.

Steven M. Daniel, Montana Association of Life Underwriters, Butte, said they had taken a very strong stand in favor of amending the current unisex insurance law. He said they did not have anything against unisex itself; their problem with mandatory unisex pricing was that as long as the state continues to oppose the rest of the nation, the consumers would continue to have fewer options available when choosing insurance protection for themselves and their families. He said the end result would be less competition and ultimately higher costs. They also believed that the state loses badly needed revenue when the residents are forced to go out of state for their insurance. He said that Bonnie Tippy, their Association lobbyist, would be happy to answer any questions. He said they felt very strongly about the bill because mandatory unisex insurance reduced their ability to do what was best for the policyholders. He asked that

the Association members stand to show their support for HB 519. (Approximately 15 persons stood in support). He urged the committee to give the bill a do pass recommendation.

Carol Mosher, Montana Stockgrowers and Montana Cattlemen spokesman, said the two associations were in support of HB 519 and submitted written testimony. (EXHIBIT 7)

Marilyn Maney, Butte, presented testimony on her own behalf and many other women who had felt the impact of the non-gender insurance law. Most of the women who talked to her about this law are working women in society's lowest paid and least secure jobs. Ms. Maney presented her written testimony also, which is attached as EXHIBIT 8.

Peter W. Sullivan, Northwest National Life Insurance Company, Helena, read written testimony to the committee (EXHIBIT 9).

Frank Cote, Butte, submitted numerous signed petitions by registered voters in the state of Montana voicing their disapproval of the unisex insurance law. Those petitions are attached to the minutes as EXHIBIT 10, containing over 700 names.

Lorna Frank, Montana Farm Bureau Federation, presented her written testimony in support of HB 519. (EXHIBIT 11) She said she was representing approximately 3500 members throughout the state and asked that the committee give a do pass recommendation to HB 519.

Marie Deonier, Registered Health Underwriter representing over 20 companies, Billings, submitted her written testimony which she went over for the benefit of all present. (EXHIBIT 12) She said that many markets left the state two years ago when unisex went into effect; other markets limited product lines; other markets place a minimum of 6 months waiting period on their disability income lines and limits were placed on the "qualifying levels of income" for those applying for disability income coverage. The majority of markets consider a \$1500 per month income the minimum. She asked for support of HB 519.

Chairman Kolstad announced that the allotted 40 minutes for those testifying as proponents had expired, however, since many of those present had traveled long distances he asked them to present their written testimony which would be included as part of the record. (See EXHIBITS A through H attached).

OPPONENTS: Marcia Youngman, Insurance Project Director for the Women's Lobbyist Fund, appeared as an opponent to HB 519. She said they represent over 7,000 persons throughout the state of Montana who united in support of Montana's non-gender insurance law and submitted written testimony in opposition to HB 519. (EXHIBIT 13) She referred to an article from the Great Falls Tribune attached to the Exhibit 13 describing the insurance

industry's efforts to manufacture opposition to the law by funding a phone campaign to residents in key Senate districts and giving people inadequate information with which to judge the relative value of the law. This turned out to be a front for the insurance industry - Rep. O'Connell interjected that she was not representing the insurance industry when she introduced the bill. Ms. Youngman read her testimony for the committee and offered to answer any questions.

Mike Meloy, appearing on his own behalf, said he had an interest in the issue from a constitutional standpoint. He said he was a teacher of constitutional law at Carroll College and had litigated cases before the Human Rights Commission involving discrimination. He suggested that the committee would be confused following the hearing concerning the facts. One side has said it is a good law, the other said it is not. The belief that it is a good idea will not pass constitutional muster in Montana because of the provision in the Constitution that says no person can discriminate on the basis of certain factors, among them, sex. The Supreme Court has said if there is a right in the Constitution guaranteed in Article II, Section 4, then there must be a compelling interest in permitting that kind of distinction. He pointed out that the arguments given at the hearing were economic arguments and would not pass a constitutional challenge. House Bill 519 would not stand a court test. He also said there was a practical reason HB 519 was not a good idea. That reason is because the people have said, in the Constitution, that there are things more important than money. He urged a do not pass recommendation.

Dr. Mary W. Gray, President, Women's Equity Action League, Washington, D.C., and also a statistician and attorney at American University in Washington, D.C., appeared as an opponent. She read her written testimony before the committee and that is attached as EXHIBIT 14. She said we have to be concerned about the women referred to by Ms. Maney; those women who cannot get insurance through their employers and who are still suffering discriminatory rates, women who cannot get all kinds of insurance through their employers. That is the people for whom the Montana law was designed to protect and urged a do not pass recommendation.

Opal Fladstel, Conrad farmwife, appeared in opposition to HB 519 and submitted written testimony (EXHIBIT 15). She explained the Tables I and II pertaining to annuities which was part of her testimony, she went through the charges of Blue Cross/Blue Shield which decreased for women following the non-gender insurance law. She went through the rates supplied by her Farmers Union Insurance Agent, also included as part of Exhibit 15. She read page 1 and 2 of her testimony to the committee.

Carol McCann, representing herself, said she appeared at the hearing to strongly oppose HB 519. She said as a single parent

the health insurance rate has dropped due to the non-gender insurance law. A recent survey showed, for single mothers, that annual premiums dropped which allowed savings of up to \$367 per year. She urged the committee to not pass HB 519.

Barbara Archer, speaking for herself, asked the committee to vote against the bill and said that the non-gender law made it possible for her to be able to afford health insurance. She said the law had not had a chance to prove its worth and asked the committee to give the law a chance.

Rosa Frey, State Coordinator for the Montana National Organization for Women, Inc., (NOW), submitted written testimony which she read to the committee. (EXHIBIT 16) She said the law did not set the rates; the rates are the revenge of the insurance companies for passing the law and that could be handled through the administrative process that is already present in state government.

Chairman Kolstad stated that would conclude the testimony by the opponents and asked all opponents present to stand and also for anyone that was unable to testify to submit their written testimony. (See EXHIBITS I through N attached.)

DISCUSSION OF HOUSE BILL NO. 519: Chairman Kolstad called for questions from the committee.

Sen. Walker asked Ms. Driscoll how she measured what was "fair" discrimination and what wasn't. Ms. Driscoll replied there was a great deal of discrimination every day in everyone's life; discrimination in what is paid for shoes. Discrimination is part of the insurance principle because rates are based on the expected losses for a particular class. She said it was impossible for insurers to rate individual by individual and as a result, classes have to be put together. She said she wanted to pay less for her life insurance because she expected to pay for a longer period of time. The result, she said, would be that she would probably pay just as much as a man in the long run. The same would be true with an annuity. So, Sen. Walker said, she was using money as the yardstick. She responded that it was dollars that had to be collected and an insurance company has to collect enough money to pay off the losses.

Sen. Walker also asked Tanya Ask, Insurance Commissioner's Office, referring to the testimony of Marcia Youngman, Exhibit 13, and said according to that the insurance rates went up 48% in 1985 while neighboring states went up 4-8%, if those figures were valid. She replied that A.M. Best was a very well respected reporting institution that does a lot of insurance reporting. He then asked if inflation and loss experience are similar in Montana and neighboring states, is that 48% rate increase justified? Ms. Ask responded that Montana is a "file and use state"

for rates and they are charged, by law, for auto insurance rates, having those rates filed with them and to review those rates for adequacy, making sure they were not excessive or unfairly discriminatory. They have a half time person in the office, she said, who is responsible for that. In 1985 there were a number of rate increases submitted by auto insurance companies. They are required to submit substantiating data when they file their rates, however, because of staff, her office is not able to look at all those increases. If their loss ratios appear to be in line, her office files those rates.

Sen. Walker asked, based on evidence presented at the hearing, could much of the increases in the auto rates be in violation of the insurance codes and if so, did her office have the ability to investigate that and did they plan to. Ms. Ask said it was possible that rates filed with their department could be in violation of the law being excessive or inadequate. She said they did not feel they have the staff to go in and look at every single rate filing that is made with them.

Sen. Williams noted in Marcia Youngman's testimony she said the insurers have engaged in political ratemaking in our state, and asked Ms. Ask what she would interpret as political rate-making and if there was a penalty for it. Ms. Ask said she thought that meant rates have been raised more than would be justified by substantiating data to show that they did not want the non-gender statute. If it was determined that a rate filing was excessive or inadequate, the company could be penalized for filing excessive or inadequate rate filing by removing that filing and they would no longer be able to use that in the state.

Chairman Kolstad asked Mr. Loble to address the constitutional question that was brought forth by Mr. Meloy, however, Randy Gray, lobbyist for State Farm Insurance, responded to Mr. Meloy's statement. Mr. Gray said the Constitution does prohibit discrimination by a state or any person. The Montana Supreme Court has never construed that language to apply beyond the usual federal equal protection question, even though they have had that opportunity. There has been some misinformation, he said, on HB 519; this is not an outright repeal of unisex. It provides that no company can prohibit a person from acquiring insurance or can avoid offering insurance to people. It does say that companies can use actuarial data to distinguish their ratemaking process when that is justified and that basically complies with the rational basis test.

Sen. Thayer asked Judy Mintel for her response to the opponents' claim that the insurance costs have gone up dramatically for women. Ms. Mintel referred to the letter of Robert Hunter of the National Insurance Consumer Organization and said it was the first time she had seen that letter. Since the unisex law



went into effect October 1, 1985 to the present, State Farm has increased its over-all income level to the company in Montana 3% - a very modest amount and similar or less than the rate increases that have been implemented by State Farm in some of the surrounding states. State Farm's rates, currently in Montana, are not in violation of the insurance rating code and they are not excessive.

Sen. Boylan asked if they repealed the non-gender law would auto rates for young women go down to where they were before the unisex law. Ms. Mintel said there were no guarantees of that. If the prohibition against the use of sex in the rating classification was lifted, they would be able to more accurately reflect their actual costs and the actual costs for young women and young marrieds in Montana are significantly less than the unisex law requires them to charge now. There may be other factors affecting the rate level so it couldn't be said it would go back to what it was but she felt there would be significant rate decreases in those groups.

Sen. Weeding asked Ms. Mintel for the statistical history of the woman 25-60 - over 25, in driving history. She replied they have no rate differential based on sex over the age of 25. She did say that several companies give rate decreases to women over 25 but State Farm did not. Sen. Weeding also asked about the history of accidents for that group of women. Ms. Mintel repeated that State Farm didn't have any rate differentials over 25 based on sex so they didn't have any experience that had been collected on women over 25, so to the extent there was information, it was not State Farm cost information. Sen. Weeding said he would like someone present at the hearing to comment on the actuarial reflections for that age woman and said he was trying to ascertain if this was being consistent. Ms. Mintel said that both ISO and Allstate have a 10% discount for sole women operators over the age of 25 in their auto insurance rates. That was based on their actual past experience so the accident experience was lower.

Sen. Walker said his insurance premium increased 100% last September and asked Ms. Mintel if that had no bearing on unisex. She asked if it was auto insurance with State Farm and Sen. Walker replied it was auto insurance but not with State Farm, therefore, Ms. Mintel said she could not explain it and she didn't know.

Sen. Walker asked Ms. Gray if she knew of Robert Hunter and if she could reply to the statement he made in his letter (Exhibit 13) that this was political ratemaking. Ms. Gray said it would seem very peculiar if it was not; the large increase reported by A.M. Best had no other foundation that was obvious. If the rates go up for women, the rates for men should go down just as much. She said she couldn't make the judgment that it was political but she couldn't see any other explanation and said that Mr. Hunter was a property and casualty actuary and would be

better qualified in that area than she.

Sen. Williams said he had some information he would like to go over with Ms. Gray and said if this was political rate-making in Montana he would like to know what it was in Wyoming and asked Ms. Gray if she could go over it with him. (EXHIBIT 17) She replied that she would be glad to go over the information with him.

Sen. Weeding stated that the loss experience on that middle aged woman was in the magnitude of 50% of the equivalent age of man, yet, they heard they got only a 10% discount and in some cases none. He asked Ms. Driscoll to respond to that. She replied when an insurance company files a rate with a regulator, they give the premiums that were taken in for that class, the losses that were paid out, and even sometimes their expenses, etc.. She said she hadn't seen any experience figures filed with her association for the various age groups other than what was felt to have been a special aging group that does have a direct impact on experience. Over 25, people seem to moderate.

In answer to a question from Sen. Thayer concerning men and women in sports, Ms. Youngman replied that equity in sports had been addressed by the legislature and didn't believe it was related to the insurance problem. She said people should be judged by performance and not by facts.

Sen. Hager asked Ms. Youngman if political ratemaking was illegal to which she answered affirmatively. He then asked her if she intended to pursue this in court. She replied that they had not yet discussed that. She said they hoped someone would pursue it as it was a basic violation of Montana law. They weren't saying they were sure and neither was Mr. Hunter; he said it looks like it and they were saying it ought to be explored if that is the reason for the increase. Sen. Hager said it would seem to be a benefit to all Montanans if would be pursued, to which she agreed.

There being no further questions, Rep. O'Connell closed on HB 519, said the people most affected by the non-gender law were young women, young married couples and married couples with young female drivers. They were affected because non-gender did away with the standard discount for married couples and because young women, overall, experienced a substantial increase in their premium rates. She said that was a quote from the insurance commissioner's office. She emphasized that she introduced the bill as a representative of the people and not a special interest group, nor did she have the expertise of the insurance agents. She asked that the discrimination against the young people be stopped. The past year and a half has proved what equality and justice are. She asked the committee to get together with the attorneys and find out about the

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constitutional problem and find out why Montana was the only state in the U.S. that has unisex insurance as Montana has it.

The hearing was closed on HB 519.

Chairman Kolstad expressed his thanks to those present for the well organized testimony that was presented.

The next meeting of the Business and Industry Committee was announced for Friday, March 20, 1987.

The meeting was adjourned at 12:05 p.m.

  
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SEN. ALLEN C. KOLSTAD, CHAIRMAN

cl/lr

ROLL CALL

Business & Industry COMMITTEE

50th LEGISLATIVE SESSION -- 1987

Date 3/19/87

NAME	PRESENT	ABSENT	EXCUSED
ALLEN C. KOLSTAD, CHAIRMAN	✓		
TED NEUMAN, VICE CHAIRMAN	✓		
PAUL BOYLAN	✓		
TOM HAGER	✓		
HARRY H. McLANE	✓		
DARRYL MEYER	✓		
GENE THAYER	✓		
MIKE WALKER	✓		
CECIL WEEDING	✓		
BOB WILLIAMS	✓		

Each day attach to minutes.

COMMITTEE ON

DATE

3/19/87

Business & Industry

## VISITORS' REGISTER

NAME	REPRESENTING	BILL #	Check One	
			Support	Oppose
Kelly M Flaherty	Self	519		XX
Tom Haggood	Health Ins. Assoc of Amer	519	X	
Josephine Niccoll	Standard Ins. Co.	519	X	
Maury Gray	Women's Equity Action League	519		X
Don R. Krivick	Tip Grummet NWAC	519	X	
Carol McCann	Self	519		X
Marianne Johnson	Women's Lobbyist Fund	519		X
Barbara Becker	Self	519		✓
Jackie Ansdin	Women's Lobbyist Fund	519		✓
Debi Fleeter	Self	519		+
Harriet Kelley	LWR Fund	519		X
Monica Ann	Montana Insurance Dept	519		
Ann Brodsky	Women's Lobbyist Fund	519		X
Lathy A. Van Hore	WLF	519		X
Sandy Gray	State Farm + NAII	519	X	
Rebekah Good	SELF	519	X	
James S. Conrath	Self	519	X	
Bernice J Greene	Self	519	X	
Wally Murray	Self	519	X	
Deby Lowrey	Self	519	X	
Larry Petty	Self	519	X	
Don Bartlett	Self	519		X
Eden Kottler	Montana Nurses' Assoc	519		X
Robin Dutton	Mt. Federation of Business AND Professional Women BFW	519		+
A. A. W.	Am Assoc. Univ. Women			✓

(Please leave prepared statement with Secretary)

DATE

3/19/87

COMMITTEE ON

Business &amp; Industry

HB 519

## VISITORS' REGISTER

NAME	REPRESENTING	BILL #	Check One	
			Support	Opp
Debra Jones	Women's Lobbyist Fund	HB 519		X
Rosa Frey	National Organization of	HB 519		X
Phineas Sands	W L F	"		X
Judith Minkol	State Farm Ins. Co.	HB 519	X	
Opal Gladstein	Women's Lobbyist	HB 519		X
Richard V. Clavman	New York City	HB 519	X	
Elden L. Hanson	High Ass'n For Lutherans	HB 519	X	
Guy C. Siegel	Siegel - Garsent Assoc	HB 519	X	
Lerna Frank	Nat. Farm Bureau	HB 648 519	X	
Carol Mosher	Nat. Stockgrowers Nat. Cattle Women	HB 519 HB 648	X	
Maileys Mamey	self	HB 519	X	
Kenneth L. Hassler	Connecticut Mutual Agent	HB 519	X	
KATHY KARP	Mont. League of Women Voters	HB 519	X	X
Steven M. Daniel	Mont. Assoc of Life Underwriters	HB 519	X	
Joe Stoenaker	SELF	HB 519	X	
John L. Brown	SELF	HB 519	X	
John L. Clark	Self	HB 519	X	
Anthony E. Lotz	Self	HB 519	X	
Klaus Thuniger	Armed Forces	HB 519	X	
Robert R. Kirschmidt	Self	HB 519	X	
David Steel	Self	HB 519	X	
Lester J. Locke	Am Council of Life Ins	HB 519	X	
Robert J. J.	Health Plan Am of America	HB 519	X	
Pat Melby	Adma	HB 519	✓	
Lavina Lubinus	WIFE	HB 519	✓	
Cornie Flaherty Erickson	self	HB 519		X

(Please leave prepared statement with Secretary)

3/19/87

Business & Industry

[illegible]

(Please leave prepared statement with Secretary)

DATE 3/19/87  
COMMITTEE ON Business & Industry

DATE \_\_\_\_\_

3/19/87

## VISITORS' REGISTER

[illegible]

(Please leave prepared statement with Secretary)



Business & Industry

3/19/87

[illegible]

(Please leave prepared statement with Secretary)

## Calcutta Pool Legislation

House Bill 648 Holliday (Williams)

Please consider the following information for re-consideration of the calcutta bill.

1. Because calcuttas are illegal in the state of Montana, HB 648 was introduced.  
Constitution - any gambling event must be identified in the statutes to be legal.  
Calcuttas are not identified.
2. Most law officials simply ignore the fact that calcuttas are being conducted. Some are officially notified and then must take appropriate action.
3. The following calcutta events have been closed down in various places in the state.
  - A. Rodeo
  - B. Bowling tournaments
  - C. Golf tournaments
  - D. Pool tournaments
4. Number one fund raiser of the Montana Cattlewomen ( formerly Cow Bells ). In jeopardy of conducting another calcutta, thats purpose is to promote beef.
5. Supported in hearings by:  
Montana Stockgrowers  
Montana Cattlewomen  
Montana Farm Bureau  
National Rodeo Association
6. No opposition in either hearing.
7. No opposition in House floor action.

Signed: \_\_\_\_\_

DOWLING LAW FIRM, P.S.C.

3030 N. MONTANA AVE.  
VALLEY BANK BUILDING  
HELENA, MONTANA 59601

THOMAS F. DOWLING

PHONE 442-9000  
AREA CODE 406

March 13, 1987

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 2

DATE 3-19-87

BILL NO. HB 648

Honorable Gay Holliday  
House of Representatives  
Capital Building  
Helena, Montana 59620

Dear Representative Holliday:

In response to your inquiry relative to the legality of "Calcuttas" in the State of Montana. Please be advised that I offer the following:

1. The Constitution of the State of Montana, Article 3, Section 9 prohibits all forms of gambling, lotteries, and gift enterprises unless authorized by acts of the legislature or by the people through initiative or referendum.
2. Turning to legislatively authorized gambling games, one finds that the only legislatively sanctioned games are bingo and raffles, sports pools, video draw poker machines and the newly authorized State lottery.
3. No where can legislative authorization of the game known as "Calcutta" be found. It could be argued that a "Calcutta" is a lottery. However, lotteries are specifically prohibited except as operated by the State of Montana through the Department of Commerce.
4. It may be urged that a "Calcutta" is "a raffle". If so, the "Calcutta" can only award prizes intangible personal property and not in money cash or other evidence of indebtedness. In addition a raffle must not exceed the value of \$1000 for each individual event. Certainly a "Calcutta" is not a sports pool nor sanctioned under the video draw poker statutes.

As you know I was Lewis and Clark County Attorney for nine

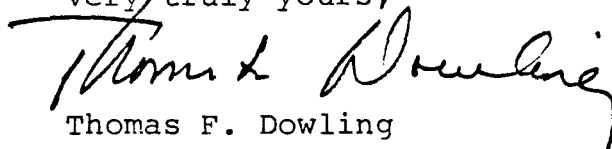
Honorable Gay Holliday  
March 13, 1987  
Page 2

years. During these years religious and social organizations made inquiry as to whether a "Calcutta" was legal. It was always my advice to them that it was not, and if the organizations conducted such an event and the information came to law enforcement officials we would have no choice but to enforce the laws of the State of Montana, confiscate the funds being generated and possible prosecute those involved. Needless to say this caused some consternation among the citizens of the county and had adverse political effect on both the then sheriff and myself as County Attorney.

With the expanding liberalization of Montana's statutory scheme relative to gambling, it would appear to me that legalization of "Calcuttas" would relieve the problems generated under these circumstances. Charitable and religious organizations could engage in this form of fund raising and local law enforcement would be relieved of the owners duty of frustrating their hopes if knowledge of the proposed event comes to the law enforcement community.

I hope this is of some help to you.

Very truly yours,



Thomas F. Dowling

TFD:de

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 2

DATE 3-19-87

BILL NO. H.B. 648

# Wagers made on Fair events, prohibited on Old Cowpokes

One of the more popular activities at this year's Tri-County Roundup was the placing of bets on the out-

come of events like the pig wrestling and demolition derby. During these contests spectators were invited by an announcer to wager money on their favorite team. For the sum of \$2.00 per ticket a spectator could place as many bets on a contest as desired.

Based on the total number of bets placed and on the number of bets placed in favor of each team, the payoff in each event was calculated by officials at the betting booth in the grandstand. Some people won as much as \$20 or \$30 on the events.

This past weekend a similar wagering process was planned for the Old Timer's Rodeo where people could place bets on their favorite cowboy to win the various events. A promoter of the betting told the Record-Tribune that such "cowboy auctions" are commonplace throughout Montana and that in one recent old timer rodeo in Absarokee, nearly \$10,000 was involved.

The promoter of the rodeo betting was told to check with County Attor-

ney John Pratt before going forth with the "cowboy auction" plans last weekend. According to the promoter, Mr. Pratt stated that the betting was illegal and would not be tolerated under any conditions.

A Roundup businessman also told the Record-Tribune that he had visited with the county attorney about the Old Timer's Rodeo "cowboy auction" and the betting activities held at the fair. He said that like wagers are held at local golfing and bowling events several times a year, and that he had brought that information to the county attorney's attention.

According to the businessman, Mr. Pratt denied that such betting takes place during golf events. Mr. Pratt is also reported to have denied any knowledge that gambling was taking place during the fair, even though there were two or more police officers present in or near the grandstands while the betting was in progress.

State law makes it a misdemeanor

punishable by a fine or between \$100 and \$1000 or three months to a year in jail, or both a fine and jail, to engage in unauthorized gambling in Montana. The statutes also require peace officers, including the county attorney, to make complaints and to prosecute persons "whom they know or concerning whom they may be informed or whom they may have reasonable cause to believe to be offenders" against the state gambling statutes.

County attorneys and peace officers who neglect their duties with respect to state gambling statutes are guilty of misdemeanors and subject to fines, imprisonment, and forfeiture of office.

The people who contacted the Record-Tribune about these wagering activities said they are not trying to be critical of the Tri-County Roundup or of the golfers or bowlers. But, they say, what is fair for one element of society should also be fair for others and that no double standards should exist.

ROUNDUP RECORD  
TRIBUNE

JULY 30, 1986

MEMORANDUM

SENATE BUSINESS & INDUSTRY  
EXHIBIT NO. 4  
DATE 3-19-87  
BILL NO. H.B. 519

TO: Members of the Senate Business and Industry Committee

FROM: Andrea "Andy" Bennett *AB*

SUBJECT: Non-gender Survey  
conducted by the Montana Insurance Department

DATE: March 17, 1987

The Montana Insurance Department recently conducted a survey to determine the impact of Montana's non-gender insurance legislation on consumers. We contacted the 25 insurance companies writing the largest volume of life, health and automobile insurance in Montana and requested them to provide us with premiums they charged consumers before and after October 1, 1985. This information was then compiled and reviewed by this office. The following is a summary of that information.

Health insurance premiums for women decreased substantially while men experienced a proportionately similar increase. The average decrease for a female, based on her age, was between 13 to 16 percent. The average increase for a male, based on his age, was 22 to 28 percent.

Life insurance premiums for women increased substantially while men experienced only a slight premium decrease in whole life products and a slight increase in term life products. The average increase for a female, based on her age, was between 10 to 15 percent. The average decrease for a male purchasing a whole life product was 3 percent while the average increase for a male purchasing a term life product was 4 percent. Of those companies surveyed, only seven reported a reduction in the number of life products offered, resulting in a decrease of products available from those seven companies to Montana residents of approximately 37 percent after passage of the non-gender legislation. For this survey, only premium information was requested. We did not compare cash values or dividends of specific products because we had received no complaints in that area. Price and product availability were the two areas in life insurance which generated public comment to this office.

Auto insurance premiums showed the most dramatic change, although most adult drivers (age 25 or older) were not affected by the non-gender law. Because discounts could no longer be given to married

couples, their premiums increased drastically. The premium for young females (those under age 25) also increased an average of 49 percent. The average premium for a young male only decreased 16 percent. This disproportionate increase/decrease, coupled with the absence of a discount for married couples, caused young married couples to experience the largest premium increase as a result of the non-gender legislation. It should also be noted that general overall rate increases were implemented by most companies during this time period to compensate for unacceptable loss history.

The non-gender law also affected families with youthful drivers (those under the age of 25) living in their home. The average premium for a family with a young female driver living at home increased 33 percent. The average premium for a family with a young male driver living at home decreased 8 percent.

The non-gender legislation has affected many Montana consumers in one way or another. For some people the affects have been beneficial while others have experienced increases in their insurance costs. The law, however, has accomplished its primary objective to eliminate discrimination solely on the basis of sex or marital status in the rates charged or benefits available through insurance coverage.

AB/tae(170)

## NON-GENDER SURVEY

The Montana Insurance Department recently conducted a survey to determine the impact of the Non-gender legislation on Montana consumers. In order to obtain an accurate computation, a questionnaire was sent to the Life, Health and Auto insurance companies that write the majority of business in our state. These companies were asked to provide us with information about the rates they charged and the number of products they offered in Montana before and after the Non-gender law went into effect. The following are the results of this survey.

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NON-GENDER - LIFE INSURANCE

Term Life insurance premiums for a 30-year old female have increased between 1% to 110%. The average rate increase for a 30-year old female was 10%.

Term Life insurance premiums for a 30-year old male have increased between 0% to 47%. The average rate increase for a 30-year old male was 4%.

Whole Life insurance premiums for a 30-year old female have increased between 4% to 34%. The average rate increase for a 30-year old female was 15%.

Whole Life insurance premiums for a 30-year old male have decreased between 0% to 11%. The average rate decrease for a 30-year old male was 3%.

The number of Life Insurance products available in Montana has decreased approximately 37% since the passage of the Non-gender Legislation.

Information on Cash Value Proceeds and Benefit payments was not included in the survey. The main concern expressed by most Montana consumers was the increase in policy premiums. Our survey, therefore, was designed to address this issue.

LIFE INSURANCE RATES: As reported by the various companies.

Bankers Life Company	\$50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	77.00	105.00	630.00	690.50
Man age 30	90.00	105.00	699.00	690.50
Woman age 50	289.00	386.50	1413.00	1576.00
Man age 50	356.50	386.50	1600.50	1576.00

Offered 6 Life products in Montana before the Non-gender Legislation.  
Offered 6 Life products in Montana after the Non-gender Legislation.

Lincoln National Life Renewable Term	\$50,000 Annual Life Policy		\$50,000 Whole	
	Before	After	Before	After
	Non-gender	Non-gender	Non-gender	Non-gender
Woman age 30	82.50	92.50	48.00	78.00
Man age 30	92.50	92.50	78.00	78.00
Woman age 50	199.50	320.00	180.00	234.00
Man age 50	320.00	320.00	234.00	234.00

Offered 20 Life products in Montana before the Non-gender Legislation.  
Offered 7 Life products in Montana after the Non-gender Legislation.

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Northwestern National Life	\$50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before	After	Before	After
	Non-gender	Non-gender	Non-gender	Non-gender
Woman age 30	105.50	00.00	325.00	369.00
Man age 30	108.00	00.00	398.00	369.00
Woman age 50	207.50	00.00	733.00	938.00
Man age 50	278.50	00.00	1006.00	938.00

Offered 14 Life products in Montana before the Non-gender Legislation.  
Offered 4 Life products in Montana after the Non-gender Legislation.

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United of Omaha	50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before	After	Before	After
	Non-gender	Non-gender	Non-gender	Non-gender
Woman age 30	122.50	152.50	480.00	553.50
Man age 30	130.50	152.50	533.50	533.50
Woman age 50	298.00	495.00	1175.50	1392.00
Man age 50	387.50	495.00	1392.00	1392.00

Offered 10 Life products in Montana before the Non-gender Legislation.  
Offered 8 Life products in Montana after the Non-gender Legislation.

Mutual of New York (MONY)	50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	99.50	101.00	448.50	468.50
Man age 30	101.00	101.00	456.00	468.50
Woman age 50	136.00	149.50	1026.50	1158.50
Man age 50	149.50	149.50	1146.00	1158.50

Offered 18 Life products in Montana before the Non-gender Legislation.  
Offered 13 Life products in Montana after the Non-gender Legislation.

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Northwestern Mutual Life	50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Women age 30	80.00	86.50	668.50	628.00
Men age 30	87.00	86.50	706.00	628.00
Women age 50	232.00	275.50	1499.50	1419.00
Men age 50	278.00	275.50	1632.00	1419.00

Offered 16 Life products in Montana before the Non-gender Legislation.  
Offered 19 Life products in Montana after the Non-gender Legislation.

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Western Life	50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	91.50	95.50	143.00	192.00
Man age 30	95.50	95.50	182.00	192.00
Woman age 50	146.00	187.00	448.90	649.80
Man age 50	187.00	187.00	685.00	649.80

Offered 3 Life products in Montana before the Non-gender Legislation.  
Offered 4 Life products in Montana after the Non-gender Legislation.

Western States Life	50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	40.00	41.00		
Man age 30	41.00	41.00		
Woman age 50	78.50	103.50		
Man age 50	106.00	103.50		

Offered 5 Life products in Montana before the Non-gender Legislation.  
Offered 8 Life products in Montana after the Non-gender Legislation.

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Mutual Benefit Life	50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	85.00	88.00	545.00	571.00
Man age 30	88.00	88.00	571.00	571.00
Woman age 50	193.50	215.00	1313.50	1443.50
Man age 50	215.00	215.00	1443.50	1443.50

Offered 13 Life products before the Non-gender Legislation.  
Offered 13 Life products after the Non-gender Legislation.

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Massachusetts Mutual Life	\$50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	121.00	123.50	628.00	653.00
Man age 30	123.50	123.50	653.00	653.00
Woman age 50	342.50	375.00	1341.50.	1463.00
Man age 50	375.00	375.00	1463.00	1463.00

Offered 12 Life products in Montana before the Non-gender Legislation.  
Offered 11 Life products in Montana after the Non-gender Legislation.

Washington National	\$50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	140.00	00.00	599.00	657.25
Man age 30	145.00	00.00	681.00	657.25
Woman age 50	313.75	00.00	1233.25	1422.75
Man age 50	417.75	00.00	1503.75	1422.75

Offered 47 Life products in Montana before the Non-gender Legislation.  
Offered 5 Life products in Montana after the Non-gender Legislation.

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Equitable Life Assurance Society	\$50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	102.00	214.00	497.00	619.00
Man age 30	145.00	214.00	631.00	619.00
Woman age 50	249.00	440.00	991.00	1276.00
Man age 50	404.00	440.00	1311.00	1276.00

Offered 22 Life products in Montana before Non-gender Legislation.  
Offered 22 Life products in Montana after Non-gender Legislation.

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Equitable Variable Life	\$50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	80.85	106.50	489.00	652.00
Man age 30	106.50	106.50	621.50	652.00
Woman age 50	205.50	299.55	1174.50	1608.00
Man age 50	299.55	299.55	1578.00	1608.00

Offered 9 Life products in Montana before the Non-gender Legislation.  
Offered 10 Life products in Montana after the Non-gender Legislation.

State Farm Life	\$50,000 Annual Renewable Term		\$50,000 Whole Life Policy	
	Before Non-gender	After Non-gender	Before Non-gender	After Non-gender
Woman age 30	118.50	123.50	630.00	505.50
Man age 30	129.00	123.50	659.00	505.50
Woman age 50	373.50	323.00	1598.50	1454.00
Man age 50	426.00	323.00	1718.00	1454.00

Offered 23 Life products in Montana before the Non-gender Legislation.  
Offered 13 Life products in Montana after the Non-gender Legislation.

NOTE: The renewable term and whole life policy premiums contained in this survey are not for identical products. Each companies policy contains a variety of possible options and this accounts in large for the difference in the premiums quoted in the survey.

NON-GENDER HEALTH INSURANCE - MAJOR MEDICAL

Individual Major Medical health insurance premiums for a 25-year old male have increased between 5% to 38%. The average rate increase for a 25-year old male was 22%.

Individual Major Medical health insurance premiums for a 25-year old female have decreased between 8% to 28%. The average rate decrease for a 25-year old female was 16%.

Individual Major Medical health insurance premiums for a 40-year old male have increased between 18% to 45%. The average rate increase for a 40-year old male was 28%.

Individual Major Medical health insurance premiums for a 40-year old female have decreased between 11% to 19%. The average rate decrease for a 40-year old female was 13%.

The above figures were compiled from six companies that write individual Health insurance business in Montana. The top 25 health writers were surveyed but either they do not write individual Major Medical policies in Montana or they are phasing individual Major Medical products out of their book of business.

HEALTH INSURANCE RATES: As reported by the various companies.

Major Medical  
\$500 deductible

Mutual of Omaha	Before Non-gender	After Non-gender
Single Man 25	378.00	524.00
Single Woman 25	575.00	524.00
Single Man 40	492.00	715.00
Single Woman 40	809.00	715.00

Hospital

	Before Non-gender	After Non-gender
Single Man 25	237.00	332.00
Single Woman 25	414.00	332.00
Single Man 40	376.00	495.00
Single Woman 40	613.00	495.00

Aetna Life Insurance Co.

All sales discontinued on October 1, 1985. Sales continue in 49 other states on sex-distinct basis.

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Major Medical  
\$500 deductible

Federal Home Life	Before Non-gender	After Non-gender
Single Man 25	418.00	517.00
Single Woman 25	585.00	517.00
Single Man 40	671.00	817.00
Single Woman 40	931.00	817.00

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Major Medical  
\$500 deductible

Bankers Life and Casualty	Before Non-gender	After Non-gender
Single Man 25	504.00	529.00
Single Woman 25	742.00	529.00
Single Man 40	738.00	874.00
Single Woman 40	1,031.00	874.00

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Major Medical  
\$500 deductible

State Farm Mutual	Before Non-gender	After Non-gender
Single Man 25	279.00	336.00
Single Woman 25	393.00	336.00
Single Man 40	391.00	491.00
Single Woman 40	592.00	491.00



Major Medical  
\$500 deductible

Blue Cross of Montana	Before Non-gender	After Non-gender
Single Man 25	31.92	39.48
Single Woman 25	42.63	39.48
Single Man 40	46.20	56.07
Single Woman 40	56.91	56.07

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Major Medical  
\$500 deductible

Blue Shield of Montana	Before Non-gender	After Non-gender
Single Man 25	37.12	37.12
Single Woman 25	37.12	37.12
Single Man 40	51.12	51.12
Single Woman 40	51.12	51.12

## NON-GENDER - AUTO INSURANCE

Individual Auto insurance premiums for a 20-year old male have decreased as much as 47% and increased as much as 20%. The average rate for a 20-year old male decreased 16%.

Individual Auto insurance premiums for a 20-year old female have increased between 4% to 91%. The average rate for a 20-year old female increased 49%.

Auto insurance premiums for a married couple with 16-year old male driver decreased as much as 31% and increased as much as 30%. The average rate for a married couple with a 16-year old male driver decreased 8%.

Auto insurance premiums for a married couple with a 16-year old female driver have decreased as much as 2% and increased as much as 107%. The average rate for a married couple with a 16-year old female driver increased 33%.

Economic factors other than the Non-gender Legislation have caused Auto premiums to decrease as much as 12% and increase as much as 38%. The average rate for Auto insurance has increased 12% due to factors other than Non-gender Legislation.

The people most affected by the Non-gender law were young women, young married couples, and married couples with young female drivers. These people were affected most because Non-gender did away with the standard discount for married couples and because young women overall experienced a substantial increase in their premium rates.

AUTO INSURANCE RATES: As reported by the various companies.

Policy Holder	1984 Ford Tempo - Helena, MT GL Four Door Sedan Standard Liability Limit (25/05/5) \$5000 Medical payment Comprehensive - \$100.00 Deductible Collision - \$100.00 Deductible
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All Nation Insurance Co.	Before Non-gender	After Non-gender
Man age 20	128.00	154.00
Woman age 20	90.00	154.00
Man age 40	80.00	97.00
Woman age 40	80.00	97.00

Man age 65	78.00	97.00
Woman age 65	78.00	97.00

M/F Couple -		
Boy age 16	135.00	166.00

M/F couple -		
Girl age 16	80.00	166.00

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Guaranty National Insurance Co.	Before Non-gender	After Non-gender
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Man age 20	2,124.00	2,460.00
Woman age 20	1,544.00	2,460.00

Man age 40	875.00	994.00
Woman age 40	875.00	994.00

Man age 65	875.00	983.00
Woman age 65	875.00	983.00

M/F Couple -		
Boy age 16	2,220.00	2,290.00

M/F Couple -		
Girl age 16	1,620.00	2,290.00

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Mountain West Farm Bureau	Before Non-gender	After Non-gender
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Man age 20	579.00	637.00
Woman age 20	371.00	637.00

Man age 40	199.00	226.00
Woman age 40	199.00	226.00

Man age 65	199.00	226.00
Woman age 65	199.00	226.00

M/F Couple -		
Boy age 16	488.00	586.00

M/F Couple -		
Girl age 16	307.00	586.00

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National Farmers Union	Before Non-gender	After Non-gender
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Man age 20	753.00	527.00
Woman age 20	401.00	527.00

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SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 4

DATE 3-19-87

Man age 40	220.00	221.00
Woman age 40	220.00	221.00
Man age 65	200.00	211.00
Woman age 65	200.00	211.00
M/F Couple - Boy age 16	411.00	327.00
M/F Couple - Girl age 16	291.00	327.00

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Aetna Casualty	Before Non-gender	After Non-gender
Man age 20	528.00	519.00
Woman age 20	277.00	519.00
Man age 40	173.00	212.00
Woman age 40	156.00	212.00
Man age 65	138.00	169.00
Woman age 65	138.00	169.00
M/F Couple - Boy age 16	398.00	403.00
M/F Couple - Girl age 16	285.00	403.00

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Auto Ins. Co. of Hartford CT	Before Non-gender	After Non-gender
Man age 20	656.00	654.00
Woman age 20	343.00	654.00
Man age 40	215.00	267.00
Woman age 40	194.00	267.00
Man age 65	172.00	213.00
Woman age 65	172.00	213.00
M/F Couple - Boy age 16	495.00	508.00
M/F Couple - Girl age 16	354.00	508.00

State Farm Mutual	Before Non-gender	After Non-gender
Man age 20	614.00	480.00
Woman age 20	331.00	480.00
Man age 40	173.00	188.00
Woman age 40	173.00	188.00
Man age 65	165.00	179.00
Woman age 65	165.00	179.00
M/F Couple - Boy age 16	378.00	351.00
M/F Couple - Girl age 16	259.00	351.00

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State Farm Fire & Casualty	Before Non-gender	After Non-gender
Man age 20	805.00	677.00
Woman age 20	488.00	677.00
Man age 40	268.00	292.00
Woman age 40	268.00	292.00
Man age 65	256.00	278.00
Woman age 65	256.00	278.00
M/F Couple - Boy age 16	536.00	517.00
M/F Couple - Girl age 16	402.00	517.00

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Mid-Century Insurance Co.	Before Non-gender	After Non-gender
Man age 20	1,014.00	829.00
Woman age 20	591.00	829.00
Man age 40	462.00	502.00
Woman age 40	462.00	502.00
Man age 65	451.00	489.00
Woman age 65	451.00	489.00
M/F Couple - Boy age 16	859.00	758.00

M/F Couple -		
Girl age 16	617.00	758.00

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<b>Safeco Insurance</b>	<b>Before</b>	<b>After</b>
<b>Co. of America</b>	<b>Non-gender</b>	<b>Non-gender</b>
Man age 20	792.00	800.00
Woman age 20	616.00	800.00
Man age 40	352.00	400.00
Woman age 40	352.00	400.00
Man age 65	334.00	380.00
Woman age 65	334.00	380.00
M/F Couple -		
Boy age 16	792.00	800.00
M/F Couple -		
Girl age 16	616.00	800.00

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<b>United Services</b>	<b>Before</b>	<b>After</b>
<b>Auto Assc.</b>	<b>Non-gender</b>	<b>Non-gender</b>
Man age 20	844.00	621.00
Woman age 20	514.00	621.00
Man age 40	337.00	328.00
Woman age 40	323.00	238.00
Man age 65	296.00	288.00
Woman age 65	296.00	288.00
M/F Couple -		
Boy age 16	666.00	568.00
M/F Couple -		
Girl age 16	501.00	568.00

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<b>Farmers Insurance</b>	<b>Before</b>	<b>After</b>
<b>Exchange</b>	<b>Non-gender</b>	<b>Non-gender</b>
Man age 20	657.00	475.00
Woman age 20	324.00	475.00
Man age 40	233.00	281.00
Woman age 40	233.00	281.00

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SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 4

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11 R 519

Man age 65	212.00	252.00
Woman age 65	212.00	252.00
M/F Couple -		
Boy age 16	489.00	487.00
M/F Couple -		
Girl age 16	354.00	487.00
Northwestern	Before	After
Natl. Casualty	Non-gender	Non-gender
Man age 20	437.00	230.00
Woman age 20	221.00	230.00
Man age 40	168.00	139.00
Woman age 40	152.00	139.00
Man age 65	142.00	111.00
Woman age 65	142.00	111.00
M/F Couple -		
Boy age 16	446.00	306.00
M/F Couple -		
Girl age 16	312.00	306.00

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Dairyland Ins.	Before	After
Company	Non-gender	Non-gender
Man age 20	224.00	191.00
Woman age 20	126.00	191.00
Man age 40	101.00	95.00
Woman age 40	101.00	95.00
Man age 65	74.00	81.00
Woman age 65	74.00	81.00
M/F Couple -		
Boy age 16	224.00	191.00
M/F Couple -		
Girl age 16	126.00	191.00

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Transamerica Ins.	Before	After
Company	Non-gender	Non-gender
Man age 20	501.00	477.00
Woman age 20	290.00	477.00
Man age 40	156.00	169.00

Woman age 40	156.00	169.00
Man age 65	135.00	146.00
Woman age 65	135.00	146.00
M/F Couple -		
Boy age 16	318.00	323.00
M/F Couple -		
Girl age 16	262.00	323.00

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St. Paul Guardian Insurance Co.	Before Non-gender	After Non-gender
Man age 20	709.00	719.00
Woman age 20	544.00	719.00
Man age 40	330.00	369.00
Woman age 40	330.00	369.00
Man age 65	264.00	295.00
Woman age 65	264.00	295.00
M/F Couple -		
Boy age 16	561.00	608.00
M/F Couple -		
Girl age 16	496.00	608.00

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Allstate Insurance Co.	Before Non-gender	After Non-gender
Man age 20	1464.00	1232.00
Woman age 20	840.00	1232.00
Man age 40	478.00	486.00
Woman age 40	444.00	486.00
Man age 65	444.00	486.00
Woman age 65	444.00	486.00
M/F Couple -		
Boy age 16	922.00	858.00
M/F Couple -		
Girl age 16	614.00	858.00



United Pacific Insurance Co.	Before Non-gender	After Non-gender
Man age 20	471.00	512.00
Woman age 20	309.00	512.00
Man age 40	223.00	222.00
Woman age 40	223.00	222.00
Man age 65	212.00	211.00
Woman age 65	212.00	211.00
M/F Couple - Boy age 16	493.00	437.00
M/F Couple - Girl age 16	385.00	437.00

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The Home Insurance Co.	Before Non-gender	After Non-gender
Man age 20	911.00	839.00
Woman age 20	400.00	839.00
Man age 40	320.00	390.00
Woman age 40	288.00	390.00
Man age 65	288.00	312.00
Woman age 65	288.00	312.00
M/F Couple - Boy age 16	863.00	858.00
M/F Couple - Girl age 16	559.00	858.00

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Horace Mann Insurance Co.	Before Non-gender	After Non-gender
Man age 20	548.00	473.00
Woman age 20	270.00	473.00
Man age 40	147.00	157.00
Woman age 40	147.00	157.00
Man age 65	147.00	157.00
Woman age 65	147.00	157.00
M/F Couple - Boy age 16	376.00	367.00

M/F Couple -		
Girl age 16	229.00	367.00

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Western Ag Insurance Co.	Before Non-gender	After Non-gender
Man age 20	1,207.00	1,587.00
Woman age 20	693.00	1,587.00
Man age 40	514.00	759.00
Woman age 40	514.00	759.00
Man age 65	402.00	627.00
Woman age 65	402.00	627.00
M/F Couple -		
Boy age 16	1,207.00	1,587.00
M/F Couple -		
Girl age 16	693.00	1,587.00

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American Economy Insurance Co.	Before Non-gender	After Non-gender
Man age 20	521.00	407.00
Woman age 20	272.00	407.00
Man age 40	182.00	192.00
Woman age 40	182.00	192.00
Man age 65	156.00	154.00
Woman age 65	156.00	154.00
M/F Couple -		
Boy age 16	521.00	416.00
M/F Couple -		
Girl age 16	443.00	416.00

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Farmers Alliance Mutual Ins. Co.	Before Non-gender	After Non-gender
Man age 20	704.00	563.00
Woman age 20	472.00	563.00
Man age 40	298.00	344.00
Woman age 40	269.00	344.00
Man age 65	204.00	277.00
Woman age 65	204.00	277.00

SENATE BUSINESS & INDUSTRY  
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M/F Couple -		
Boy age 16	515.00	579.00
M/F Couple -		
Girl age 16	414.00	579.00

NOTE: The Auto Rates provided by the various companies were for Preferred Risks, Standard Risks, and Sub-Standard Risks. This accounts for the large difference in the premiums quoted in this survey. Also, the average Non-gender Auto Insurance premium decrease or increase was obtained from a weighted average with due consideration given to the companies writing the majority of business in Montana.

(This sheet to be used by those testifying on a bill.)

NAME: Judith Minkel DATE: 3/19/87

ADDRESS: One State Farm Plaza Bloomington, IL 61701

PHONE: (309) 766-3520

REPRESENTING WHOM? State Farm Mutual Automobile Ins. Co.

SENATE BUSINESS & INDUSTRY

APPEARING ON WHICH PROPOSAL: HB519

EXHIBIT NO. 5

DATE 3/19/87

BILL NO. HB519

DO YOU: SUPPORT? X AMEND?        OPPOSE?       

COMMENT: State Farm supports HB519 because we believe it  
will result in insurance rates in Montana that are more  
reasonable than they are now. The bill, if enacted, will  
allow companies to base rates more closely on actual costs  
of providing coverage. This will result in significantly lower  
rates for young women drivers and young married  
people.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 5

DATE 3-19-87

BILL NO. HB519

**MONTANA SENATE HEARING**

**HOUSE BILL 519**

**MARCH 19, 1987**

\_\_\_\_\_**CHAIRPERSON, MEMBERS OF THE COMMITTEE, THANK  
YOU FOR THE OPPORTUNITY TO APPEAR BEFORE YOU. IT'S  
GOOD TO BE BACK.**

**MY NAME IS JOSEPHINE DRISCOLL. I AM VICE PRESIDENT,  
REGULATORY AFFAIRS, FOR STANDARD INSURANCE COMPANY,  
OF PORTLAND, OREGON. STANDARD IS A MUTUAL COMPANY,  
FOUNDED IN 1906. FOR MOST OF OUR 80 YEAR HISTORY WE  
HAVE LIMITED OUR OPERATIONS TO THE WEST, DOING  
BUSINESS IN MONTANA SINCE 1962. WE ARE ONE OF THE  
FEW COMPANIES WHO HAVE CONTINUOUSLY MAINTAINED THE**

TOP RATING BESTOWED BY A.M. BEST COMPANY SINCE BESTS  
FIRST STARTED THEIR RATING SYSTEM NEARLY 60 YEARS  
AGO. WE HAVE MORE THAT \$19 BILLION OF LIFE  
INSURANCE IN FORCE AND ASSETS IN EXCESS OF \$1.3  
BILLION.

THE PAST 21 YEARS OF MY LIFE HAVE BEEN SPENT IN THE  
REGULATION OF INSURANCE - 1966 TO 1981 IN MONTANA,  
1981-1987 IN OREGON.

I BELIEVE THE ISSUE BEFORE YOU TODAY GOES BEYOND THE  
IDEOLOGICAL PREMISE THAT INVOLUNTARY CHARACTERISTICS  
SUCH AS GENDER SHOULD NOT BE CONSIDERED IN THE  
CHARGE FOR INSURANCE.

IT IS JUST NOT THAT SIMPLE. WHAT IS AT ISSUE HERE  
IS ONE OF THE FUNDAMENTAL PRINCIPLES OF INSURANCE, -  
- RISK CLASSIFICATION. WHAT MAY BE LOOKED UPON AS  
"SOCIALLY UNACCEPTABLE" SHOULD NOT BE CONFUSED WITH  
ACTUARIALLY ACCEPTABLE SOUND BUSINESS PRACTICES.

DISCRIMINATION EXISTS NOT ONLY IN INSURANCE MATTERS,  
BUT EVERYWHERE IN OUR DAILY LIVES. (SHOULD WOMEN  
AND MEN BE REQUIRED TO PAY THE SAME PRICE FOR A PAIR  
OF SHOES, FOR EXAMPLE?)

THE PROCESS OF RISK CLASSIFICATION SEEKS TO  
DISCRIMINATE--THAT IS, TO RECOGNIZE PROVEN

DIFFERENCES. IT TRIES TO PROVIDE A DISCRIMINATION  
THAT IS FAIR, RATHER THAN UNFAIR.

AFTER SPENDING MANY, MANY YEARS AS A REGULATOR  
OBEYING THE MANDATES OF THE LEGISLATURE AND  
PROHIBITING "UNFAIR" DISCRIMINATION, IT TROUBLES ME  
TO SEE EFFORTS TO PROHIBIT "FAIR" DISCRIMINATION.

ALL LINES OF INSURANCE DO NOT TAKE GENDER INTO  
CONSIDERATION IN PRICING. BASICALLY, IT IS LIFE,  
HEALTH, ANNUITIES AND AUTOMOBILE INSURANCE.



IN AUTOMOBILE INSURANCE, FOR EXAMPLE, THE PRESENT  
RATING SYSTEM HAS EVOLVED GRADUALLY. WHEN I FIRST  
STARTED IN THE BUSINESS, WE HAD THREE CLASSES, -- I  
BELIEVE THERE ARE NOW OVER TWO HUNDRED. THIS HAS  
BEEN DONE IN AN EFFORT TO MEET THE COMPETITIVE  
DEMANDS OF THE MARKETPLACE. RISK CLASSIFICATIONS  
ARE DEVELOPED IN ORDER TO SET THE PRICE BASED ON  
EXPECTED COST, AN ECONOMIC NECESSITY FOR ANY  
COMPANY. A COMPANY THAT DEVISES BETTER  
CLASSIFICATION SYSTEMS CAN IDENTIFY POTENTIAL  
INSUREDS WHOSE EXPECTED LOSSES ARE OVERESTIMATED BY  
OTHER INSURANCE COMPANIES AND OFFER INSURANCE TO  
THEM AT A LOWER PRICE.

AS AN EXAMPLE, IN THE EARLY 1950'S A FEW LIFE COMPANIES DEVELOPED DATA THAT SHOWED WOMEN WERE BEING OVERCHARGED FOR LIFE INSURANCE - SO THEY REDUCED RATES FOR WOMEN. OTHER COMPANIES FOLLOWED SUIT, FOR BOTH COMPETITIVE AND EQUITY REASONS. THERE WERE NO COMPLAINTS THAT IT WAS UNFAIR TO RECOGNIZE THE BETTER MORTALITY EXPERIENCE OF WOMEN BY CHARGING THEM LOWER PREMIUMS. IN FACT, CALIFORNIA PASSED A LAW REQUIRING COMPANIES TO TAKE GENDER INTO ACCOUNT IN SETTING PRICES BECAUSE IT WOULD BE UNFAIR NOT TO DO SO.

BESIDES BEING NECESSARY FOR INSURANCE COMPANIES, RISK CLASSIFICATION ALSO BENEFITS THOSE WHO ARE INSURED. DIFFERENCES IN PRICING REFLECT DIFFERENCES

IN EXPECTED LOSSES SO PRICES PAID BY THE INDIVIDUAL  
INSURED ARE FAIRER.

I BELIEVE THAT FREEDOM OF CHOICE FOR THE BUYER AND  
SELLER OF INSURANCE WILL SEE THE RISK CLASSIFICATION  
SYSTEM CONTINUE TO DEVELOP AND ENABLE THE INSURANCE  
BUYING PUBLIC TO OBTAIN INSURANCE AT PRICES THAT  
MORE ACCURATELY REFLECT THEIR EXPECTED LOSSES FOR  
THEIR PARTICULAR CLASS.

MANDATING ARTIFICIAL PRICING OF INSURANCE PRODUCTS  
DEFEATS THE PRESENT CONCEPTS THAT HAVE BEEN REFINED  
OVER THE YEARS. "SHIFTING" COSTS FROM ONE RISK

CLASSIFICATION TO ANOTHER BECAUSE OF SOCIETAL VIEWS  
CONSTITUTES "UNFAIR" DISCRIMINATION.

THE ESTABLISHED ACTUARIAL PRINCIPLES OF INSURANCE  
PRICING CANNOT BE IGNORED IF INSURANCE REGULATION IS  
TO PROTECT THE INTERESTS OF THE PUBLIC AS A WHOLE.  
CHARGES FOR INSURANCE MUST BE BASED ON SOUND  
ACTUARIAL PRINCIPLES, SUPPORTED BY FACTUAL  
EXPERIENCE. I SINCERELY BELIEVE THE LIFE INSURANCE  
INDUSTRY, AND THE MANY ORGANIZATIONS WHO GATHER SUCH  
INFORMATION, HAVE CREDIBLE, VALID DATA TO SUPPORT  
THIS POSITION.

THE SYSTEM OF RISK CLASSIFICATION PLANS ALSO MAKES  
INSURANCE MORE AVAILABLE TO THE PUBLIC. IF INSURERS  
ARE PROHIBITED FROM CLASSIFYING RISK APPROPRIATELY,  
NORMAL COMPETITIVE FORCES WILL MAKE IT HARD FOR THE  
UNDERPRICED RISK TO FIND AN INSURER WHO WILL  
VOLUNTARILY ASSUME THE HIGH EXPECTED LOSS FOR A LOW  
PREMIUM. THIS SYSTEM WOULD ALSO ENCOURAGE AND  
MOTIVATE THE HIGH RISK CATEGORIES IN AUTOMOBILE  
INSURANCE, TO IMPROVE THEIR EXPERIENCE.

IT MAY BE ARGUED THAT CLASSIFICATIONS COULD BE  
BROKEN DOWN AS TO RACE, COLOR, CREED AND EVEN BLUE  
EYES AGAINST BROWN EYES, AND THESE WOULD SHOW  
DIFFERENTIALS. HOWEVER, SUCH CLASSIFICATIONS ARE  
TOTALLY IMPRACTICAL BECAUSE THE VARIATIONS THAT

COULD BE DERIVED ARE SO NUMEROUS THAT THE EXPENSE OF GATHERING THE INFORMATION WOULD DEFEAT THE PURPOSE. ADDITIONALLY, THE NUMBERS NECESSARY AND THE VERIFICATION OF DATA REQUIRED BY ACTUARIES TO ACCURATELY PREDICT LOSS IN EACH CATEGORY WOULD BE ALMOST IMPOSSIBLE TO OBTAIN.

BENEVOLENT ASSOCIATIONS ARE AN EXAMPLE OF WHAT HAPPENS WHEN PROPER RISK CLASSIFICATIONS ARE NOT APPLIED. EVERYONE PAID THE SAME REGARDLESS OF AGE, HEALTH OR ANYTHING ELSE. AS THE GROUP AGED, ASSESSMENTS BECAME MORE FREQUENT, MAKING IT DIFFICULT TO GET NEWER, YOUNGER MEMBERS. BENEFITS DETERIORATED AND SOME WHO HAD BEEN ASSESSED FOR MANY YEARS ENDED UP WITH LITTLE OR NOTHING IN RETURN. AS

A RESULT, FORMATION OF NEW BENEVOLENTS FOR MANY YEARS HAS BEEN PROHIBITED BY LAW.

IN MY OPINION, IT IS NECESSARY THAT WE PRESERVE THE SYSTEM OF RISK CLASSIFICATION AND, IN SO DOING, PROVIDE THE ESSENTIAL FAIRNESS THAT RESULTS ONLY WHEN EVERY INSURED PAYS HIS OR HER FAIR SHARE OF THE RISK HE OR SHE BRINGS TO THE GROUP. NO ONE CLASS SHOULD BE REQUIRED TO PAY FOR ANOTHER'S RISKS.

AS A FORMER MEMBER AND PRESIDENT OF THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS, (NAIC), LET ME ASSURE YOU THAT ACTUARIAL TASK FORCES AND VARIOUS

COMMITTEES HAVE STUDIED THIS SUBJECT THOROUGHLY.

THE RESULT WAS THAT THE NAIC ALMOST UNANIMOUSLY

PASSED A RESOLUTION IN FAVOR OF GENDER BASED PRICING

AS BEING IN THE BEST INTEREST OF THE INSURANCE

BUYING PUBLIC. AS A REPRESENTATIVE OF THE NAIC, I

HAVE TESTIFIED IN CONGRESS IN OPPOSITION OF UNISEX

LEGISLATION.

TO SUM UP, -- IDEALLY, RISK CLASSIFICATION SHOULD

SERVE THREE PRIMARY PURPOSES:

1. IT SHOULD BE FAIR

2. IT SHOULD HELP PROTECT FINANCIAL

SOUNDNESS OF THE INSURANCE SYSTEM, AND



3. IT SHOULD PERMIT ECONOMIC INCENTIVES TO  
OPERATE, AND THUS ASSURE WIDESPREAD  
AVAILABILITY OF INSURANCE AND A  
COMPETITIVE MARKETPLACE.

\_\_\_\_\_CHAIRPERSON, MEMBERS OF THE COMMITTEE,  
PROHIBITING THE USE OF GENDER IN RISK CLASSIFICATION  
DEFEATS THESE PURPOSES. THE INSURANCE INDUSTRY  
PROVIDES PRODUCTS VITAL TO THE BASIC NEEDS OF OUR  
ECONOMY, AND SHOULD BE GIVEN THE OPPORTUNITY TO  
FAIRLY PRICE THOSE PRODUCTS.

THEREFORE, I RESPECTFULLY REQUEST APPROVAL OF THE  
PROPOSAL BEFORE YOU.

**THANK YOU. I'D BE HAPPY TO ANSWER ANY QUESTIONS YOU  
MAY HAVE.**

## SENATE BUSINESS &amp; INDUSTRY

EXHIBIT NO. 7DATE 3-19-87BILL NO. HB-519

March 19, 1987

Mr. Chairman and members of the Committee, for the record, my name is Carol Mosher and I am speaking for the Montana CattleWomen and the Montana Stockgrowers Association.

The additional high cost of unisex auto insurance has been a hardship for our young ranch families who are already under a heavy financial burden. The Unisex insurance law has caused women with low risks to subsidize those in the higher risk category, and this has not been fair.

We sincerely ask for your support in voting for HB 519. Thank you.

Carol Mosher

*To Ed* *True Name* *B + S*  
TESTIMONY: NON GENDER INSURANCE  
*Butte* *Helena*  
*842* *782-2631*

MR. CHAIRMAN, MEMBERS OF THE COMMITTEE, I AM MARILYN MANEY FROM BUTTE AND I AM HERE THIS MORNING TO PRESENT TESTIMONY ON MY OWN BEHALF AND ON BEHALF OF MANY OTHER WOMEN WHO HAVE FELT THE IMPACT OF THE NON-GENDER INSURANCE LAW. I AM NOT HERE AS AN APOLOGIST OR DEFENDER FOR THE INSURANCE INDUSTRY NOR AM I HERE AS A REPRESENTATIVE OF ANY WOMEN'S GROUP. I AM HERE SIMPLY TO RELATE WHAT HAS HAPPENED TO ~~MANY~~ *MANEY* WOMEN WHO LIVE AND WORK IN MY HOMETOWN SINCE THE PASSAGE OF THE NON-GENDER INSURANCE LAW.

THE WOMEN WHO HAVE TALKED WITH ME ABOUT THIS ISSUE LIVE IN BUTTE, BUT I BELIEVE THEIR COUNTERPARTS LIVE IN EVERY CITY AND TOWN OF THIS STATE. MOST OF THEM ARE WORKING WOMEN....WOMEN WHO WAIT TABLES IN RESTAURANTS; WOMEN WHO CLEAN OFFICE BUILDINGS; WOMEN WHO DO THE LAUNDRY AND WASH THE DISHES IN HOSPITALS, NURSING HOMES AND DAY CARE CENTERS; THE FILE CLERKS AND RECEPTIONISTS IN BUSINESS OFFICES; THE CLERKS WHO STAFF EVERY RETAIL BUSINESS AND ALL THE OTHER WOMEN WHO ARE STRUGGLING TO SUPPORT THEIR FAMILIES ON THE INCOME EARNED IN THIS SOCIETY'S LOWEST PAID, LEAST SECURE JOBS. THESE WOMEN ARE EMPLOYED AT THE LOWEST END OF THE WAGE-SCALE IN JOBS THAT PAY BETWEEN \$3.35 and \$5.00 PER HOUR. THEY ARE EMPLOYED IN JOBS THAT PROVIDE THE LEAST JOB SECURITY. SOME ARE FORTUNATE ENOUGH TO WORK FOR BUSINESSES OR FIRMS LARGE ENOUGH TO PROVIDE EMPLOYEE GROUP INSURANCE BENEFITS - MOST ARE NOT! THEY ARE NOT HERE TODAY BECAUSE WHEN YOU ARE WORKING AT THE LOWEST END OF THE PAY SCALE YOU CAN'T AFFORD TO DUMP A SHIFT IN ORDER TO COME TO HELENA. I AM HERE TODAY TO TELL YOU WHAT NON-GENDER INSURANCE MEANS TO THEM.

THROUGHOUT THE ENTIRE DEBATE ON THIS ISSUE BOTH SIDES HAVE USED STATISTICS TO PROVE THEIR CASE. I WOULD LIKE TO PRESENT TO YOU ANOTHER KIND OF STATISTIC....THE ONLY KIND OF STATISTIC THAT HAS ANY MEANING TO THE LIVES OF MOST WORKING WOMEN IN THIS STATE.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 8

DATE 3-19-87

BILL NO. HR 519

AUTO INSURANCE RATES UNDER THE NON-GENDER LAW FOR MY 16 YEAR OLD DAUGHTER ARE \$208.00 A YEAR MORE THAN I WOULD PAY UNDER THE OLD RATES. LIKE MOST OTHER PARENTS OF ATEEN-AGE DAUGHTER I PAY FOR HER INSURANCE. LIKE MOST 16 YEAR OLDS MY DAUGHTER IS A FULL-TIME HIGH SCHOOL STUDENT AND STILL FINANCIALLY DEPENDENT ON HER PARENTS. I AM FORTUNATE ENOUGH TO BE ABLE TO PAY THAT INCREASE. FOR A MOTHER WORKING AS A WAITRESS OR A JANITRESS OR A FILE CLERK AT \$3.35 AN HOUR, THAT INCREASE OF \$208.00 TRANSLATES INTO AN ADDITIONAL 62 HOURS, OR 8 SHIFTS OF WAITING TABLES, CLEANING BUILDINGS OR DOING OFFICE WORK JUST TO COVER THE INCREASED COST OF AUTO INSURANCE FOR HER DAUGHTER. FOR A WOMAN SUPPORTING HER FAMILY ON A MINIMUM WAGE JOB THAT ADDITIONAL \$208.00 PER YEAR IS A FINANCIAL CATASTROPHE! THE INCREASE EFFECTIVELY ELIMINATES HER FROM THE INSURANCE MARKET. SHE CAN'T PAY THE RATES; HER DAUGHTER CAN'T DRIVE AND THE WHOLE FAMILY LOSES. FOR THAT MOTHER, EQUALITY FOR SOME HAS BEEN PURCHASED AT THE PRICE OF FAIRNESS FOR HER FAMILY.

ALL OF THE ARGUMENTS STRESSING EQUALITY OR LONG-TERM FINANCIAL GAINS FROM THE NON-GENDER INSURANCE LAW SOUND VERY MUCH LIKE "LET THEM EAT CAKE" TO WOMEN WHO CANNOT PROVIDE SECURITY FOR THEIR FAMILIES TODAY. INSURANCE, OF ALL KINDS, AUTO, HEALTH, LIFE, IS AN ABSOLUTE NECESSITY IN OUR SOCIETY FOR ANYONE STRIVING TO RAISE A FAMILY IN A SECURE ENVIRONMENT. THE SEGMENT OF OUR SOCIETY MOST IN NEED OF THAT SECURITY- WOMEN, AND ESPECIALLY SINGLE MOTHERS AT THE LOWEST END OF THE WAGE SCALE ARE BEING EXCLUDED FROM THE INSURANCE MARKET. THEY SIMPLY CAN NO LONGER AFFORD INSURANCE; DO NOT BUY IT AND, THEREFORE, ARE NO LONGER EVEN REPRESENTED IN THE STATISTICS BEING USED BY BOTH SIDES IN THIS DEBATE.

MAY I CONCLUDE MY TESTIMONY BY GIVING SOME PERSONAL OBSERVATIONS ON THE DEBATE WHICH HAS SURROUNDED THIS ISSUE. NON-GENDER INSURANCE HAS BEEN IDENTIFIED AS A FEMINIST ISSUE...ONE THAT DEALS WITH EQUALITY. PERHAPS IT DOES. BUT EQUALITY DOES NOT ALWAYS MEAN FAIRNESS OR JUSTICE OR <sup>an</sup> EVEN ~~THE~~

*chance*

A ~~SQUARE DEAL~~. SOMETIMES THE PURSUIT OF EQUALITY WITHOUT REGARD TO THE FAIRNESS OF THE CONSEQUENCES ON ALL AFFECTED PARTIES ONLY SERVES TO PERPETUATE INJUSTICE. IT SADDENS ME THAT ON THIS ISSUE ~~WE FEMINISTS~~ <sup>some</sup> HAVE CHOSEN TO CHAMPION EQUALITY WITHOUT ANY REGARD TO FAIRNESS OR JUSTICE. <sup>Mandatory</sup> NON-GENDER INSURANCE MAY INDEED MEAN EQUALITY BUT IT DOES NOT MEAN FAIRNESS OR AN EQUAL CHANCE FOR THOSE WOMEN ON THE LOWEST END OF THE ECONOMIC LADDER, ~~the revision in the law proposed by HB 519 would allow the purchase of~~ <sup>either</sup> THIS CHOICE BETWEEN EQUALITY AND FAIRNESS HAS ONLY SERVED TO POLARIZE <sup>OR</sup> WOMEN ON THIS ISSUE AND HAS PITTED MIDDLE-CLASS WOMEN AGAINST POOR WOMEN; <sup>AND</sup> WELL-EDUCATED, PROFESSIONAL WOMEN AGAINST THOSE LESS WELL-EDUCATED; <sup>AND</sup> SKILLED AGAINST UNSKILLED AND HAS FURTHER DAMAGED THE CREDIBILITY OF THE <sup>gender</sup> FEMINIST CAUSE IN THE EYES OF THOSE WOMEN MOST IN NEED OF THE CONCERN AND <sup>insurance</sup> CARE OF THE WOMEN'S MOVEMENT.

The revision in the <sup>law</sup> proposed by HB 519 would allow for the purchase of either gender or non-gender insurance as desired by the consumer. Those for whom absolute <sup>equality</sup> is the desired goal can purchase non-gender insurance if they wish - <sup>But</sup> More importantly, by passing the proposed revision in the law ~~the~~ women ~~at the bottom~~ with the least financial resources have a fair <sup>and just opportunity</sup> chance <sup>for</sup> the <sup>for themselves & their</sup> security insurance provides <sup>families</sup>.

I would, ~~therefore~~, urge you to support the <sup>passage of HB 519</sup> ~~passage of HB 519~~.

SENATE BUSINESS & INDUSTRY  
EXHIBIT NO. 8  
DATE 3-19-87  
BILL NO. H.B. 519

HB 519

## UNISEX REPEALER

When this bill was heard in the House, a lot was said about how the unisex law has benefited women insofar as health insurance is concerned. You can probably expect to hear more of the same today.

This committee should recognize that the effect of unisex on health insurance is really a non-issue. The unisex law does not affect group policies. ~~The unisex law does not affect Blue Shield or Blue Cross policies.~~

Our figures indicate that approximately 3.2% of Montana's population are covered by health policies which have been affected by the unisex law. Assuming the population to be evenly split between men and women, we see a maximum of 1.6% of the population who are women and who, according to the opponents of this bill, have had their health insurance premiums reduced.

You have all seen the study done by the Insurance Commissioner's office. Taking the arithmetic average of the reductions in women's rates and comparing them to the arithmetic average of the increases in men's rates, we see that women's rates have decreased by \$105.50 and that men's rates have increased \$104.60. Thus, the benefit decrease for women is, for all intents and purposes, completely subsidized by a corresponding increase in rates for men.

The figures I have heard bandied about and the results of the study do not take into consideration the fact that as women get older, and reach the age of about <sup>55</sup>~~50~~ years, their coverage,

relative to men's coverage, becomes less expensive. The unisex law artificially eradicates this advantage and increases the comparative rate which older women pay.

The group which is hardest hit is the widow over <sup>55</sup>50 years old who has been covered by her deceased husband's group medical plan. Upon his death, she suddenly finds herself in the market for individual health insurance. Instead of being benefited by the unisex law, she ends up being harmed by it and paying much more than she should, by rights, pay. Thus unisex has raised the rates for those most likely to go into the market for individual insurance. The beneficial effect is limited to younger women -- that is, to women who are more likely to be group members and who therefore get no advantage from unisex.

I would like to emphasize, the lowering effect of unisex on health insurance rates is illusory. Its beneficial effect is extended to a maximum of only 1.6% of the population; the beneficial effect for women is subsidized, almost dollar for dollar, by a detrimental effect on men's rates; additionally, the figures which are bandied about do not take into consideration the rates paid by older women. These rates are actually increased by unisex.

Even though health insurance is really a non-issue, and the area least affected by the unisex law, the opponents of the repealer have seized on it and have attempted to base a major part of their case on it.

The real issue, the real place where impacts have been felt, is in areas other than health insurance.

SENATE BUSINESS & IND  
EXHIBIT NO. 9  
DATE 3-19-87  
BILL NO. H.R. 519



## SENATE BUSINESS &amp; INDUSTRY

EXHIBIT NO. 10DATE 3-19-87BILL NO. HB 519

We the undersigned registered voters of the state of Montana, wish to voice our disapproval of the "unisex" insurance law. We feel that the law has not accomplished its primary objectives, and instead, has proven to be unfair and a major burden to Montana consumers. We urge the 1987 Montana Legislature to pass House Bill 519.

Name:

Address:

Jimmy J. Kato  
Shirley A. Reynolds  
Red Crawford  
Marie Zimmerman  
Ellen Imboden  
Lynn Salacio  
Fanny Reynolds  
Edna Bulter  
Velda L. Conley  
Chris Crawford  
Wes H. Carr  
Mike Peterson  
Myrna Crawford  
Richard Santoma  
Tom Salt  
William J. Rooney  
Carolyn D. Duke  
Clayton  
Tom Taylor  
William R. Ellis  
Carol Boneroyt

4550 Butterscup Lane, M. La., MT  
Box 277 Mieltown, MT.  
P.O. Box-3927 Missoula MT.  
P.O. Box 3924 Missoula MT  
P.O. Box 7531 Missoula MT  
1105 Spurgin St. Missoula, MT  
P.O. Box 5112 MISSOULA MT 59806  
604 Overlook Missoula, MT 59801  
Box 439 Bonney MT. 59823  
3285 Ravenwood Ln. Mula MT  
2928 RATTLESNAKE MULA, MT.  
6111 Upper Miller Creek Missoula MT  
3265 Rosewood Lane Missoula  
3234 Canyon Mill Road Bonine mt.  
8480 Taug MStg mt  
Box 7578 Mula 59807  
9355 upper Miller Creek Rd., Missoula  
3615 Sherratt Missoula mt  
204 Takima Drive  
W.C. 75 Lost Mine Loop  
810 Bas Ln. Carvallis mt

WE, THE UNDERSIGNED REGISTERED VOTERS OF THE STATE OF MONTANA, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO REPEAL THIS UNFAIR LAW.

NAME:	ADDRESS:
Jacqueline F. Munn	1029 9th - Helena
Bernice J. Greene	1050 Seagull - Helena
Riley G. Galt	7740 Canyon Ferry Rd. Hebe.
Janora D. Fleet	397 Hope Rd., Helena, Mt.
Mrs. Loretta Davidson	302 Beaver Slide E. Helena
Robert J. Krig	1527 Cole Helena
Mary J. Jwig	" " "
Kelley D. Pater	Box 714 Clancy
Alta Hallins	Box 5992 Helena
Adeline Kiss	Box 4367 Helena
Warren Kiss	Box 4367 Helena
Marilyn Walker	Box 5475 Helena
Teresa L. Clark	1616 Hudson E Helena
Charles F. Hursey	1029 9th Helena
James S. Converse	Box 970 Townsend

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NAME:

ADDRESS:

Vickie N. Smith

422 Graham

Julianne Young

310 5th Ave. #4 Helena MT 59601

Ernest M. H.

P.O. Box 164 W. York, MT. 59648

Janette Chambers

2011 Missoula

Judy L. Cornale

1609 11th Ave

Ronald M. Dama

P.O. Box 1017

Gene S. Kammerme

P.O. Box 456 East Helena MT 59603

Jessie Stallings

Box 672 E. Helena

Madley Stallings

Box 672 E. Helena

Lois Anderson

3604 Canyon Ferry Rd Eff

Ray W. Bann

1805 Silver

Norman E. Lythgoe

1616 Lincoln Rd East.

Ann Dupuy

21 E Pacific E. Helena

Janet Seaver

516 N. Hoback Helena, MT 59601

Vinda Kaudin

3355 Baldy Dr. Helena

Lyle R. Massaro

3000 Villard #53

Travis M. Lohr

906 Canyon #2 Helena

Diane E. Yarde

2011 1/2 8th Ave. Helena

Gordon L. Larson

904 Middleman Rd. - Helena

Wren L. Larson

904 7th Avenue Rd. Helena

Deborah J. Daehn

P.O. Box 5162 Helena MT 59604

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NAME

ADDRESS

Bernie Ramstead

4th Falls Mt.

Delva L. Kletterling

3637 Rockwood Dr. Billings

Anty Seed

636 Terry, Billings

Jim Kletterling

3637 Rockwood Dr.

Donna Seed

636 Terry, Billings

Robert L. Chilbrece

226-9th St. Havre

David L. Nelson

2503 Lakeland St. Havre

Red Lagerquist

Wistful Mont

Linda Heppner

Pleasantwood, Mt.

Connie J. Ostab

BX474 Whitehall

Gabe Haug

Missoula mt.

Barbara Haug

Missoula, MT 3122 503rd W

Robert Free

Sidney mt

Donald D. Drake

Missoula Mt.

Barbara Drake

17 Missoula, MT 320 N. @

Bill Drake

Missoula mt 2313 Feather

David Hatcher

Missoula, MT

Dicki Pickenikson

Missoula, MT 2251 Pleasant Ave.

Gerda S. Raspor

Missoula, MT 2318 Mary

M. Hatcher

6105 Helena Dr., Missoula, MT 5980

Gary W. Johnson

2411 Woodland, Missoula, MT

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NAME

ADDRESS

Sharon Siegel  
Barbara Masler  
Kimber Lewis  
Penelope Seery  
Rhonda Jakobs  
Jo Allen  
Amy Siegel

4 Wakonda Ct Missoula  
2245 Dearborn Mpls, MT.  
6005 B Mandan, ND  
420 Petteer Dr. Mpls, MT.  
1024 Stephens #12  
1726 S. 13<sup>th</sup> W. Mpls MT.  
4 Wakonda CT Mpls MT 59801

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NAME

ADDRESS

Elizabeth T. Winters  
Sharon M. Gallagher  
S.C.M. Gallagher  
Ron Going  
Sue Going  
Wendell E. Ward  
Merrell Longenecker  
Julie Compton  
Clara L. Laughlin  
Fairy Hagen  
Norman Laughlin  
Gary Johnson  
T. Ballan  
Kenda Thomson  
John M. ...  
John M. ...  
Dorcas R. Weaver  
Dori Johnston

Lewistown, MT.  
Bozeman, MT  
BOZEMAN, MT  
Billings, MT.  
" "  
Box 514 Little Rock  
Threatley, MT  
Malla, MT.  
1220 VAN BUREN  
Missoula, MT. 59802  
1220 VAN BUREN  
MISSOULA, MT. 59802  
1220 VAN BUREN  
Missoula, Montana 59802  
7141 ...  
112 Gold Nugget Rd. Miss 59802  
527 N. 3rd W. MSLA 59802  
1646 S 14th W. MSLA 59801  
517 E Spruce St MSLA MT 59802  
109 Chasnet MSLA MT 59803  
101 Kimrock Way MSLA MT 59802

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Name:

Address:

Shirley J. Hanson  
Ellen L. Hanson  
Karen Mitchell  
Stella Harlow  
Vernice Felt  
Norman Peterson  
Oliver A. Hansen  
Paul K. Utter  
Sharon K. Black  
Dorothy Anderson  
John Fisher  
Kings R. Guest  
Roy H. Fook  
Kathleen P. Bremer  
Katherine J. Hood  
Jamison E. Dietz  
Kelly Wilson  
Johnnie Kiehl  
Gloria J. Wadland

705 Woodford, Mela, MT 59801  
2308 W. Crescent, Mela, MT 59803  
705 Woodford, Missoula, MT 59801  
242 St. Johns, Lolo, MT 59847  
3105 Eldora Lane 59803  
Box 321 Frenchtown, 59834  
210 Kelly Lake  
3865 Fox Farm Road 59802  
2308 W. CRESCENT Mela MT 59803  
728 Michigan E. Mela, 59802  
1712 Wyoming 414 Mela 59801  
3818 Sullivan Dr Mela 59801  
2222 Patton St Mela 59801  
415 Mt. Lead Ave, Missoula MT 59801  
2224 Kensington Mela, MT 59801  
1410 S. 4th St. MELA 59801  
NW 5342 Teepee Dr., Florence, MT 59833  
504 W. Patmos Missoula, MT 59803  
Box 4223 - Mela MT 59806  
5050 Mallard Way, Mela, MT 59801  
4150 Redwood Lane, Mela MT 59803

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Name:

George Anderson  
Bobbie Powell  
Kenda (C) Kovash  
Marilyn W. Kovash  
Shirley Adams  
Marilyn Curtis  
James A. Rosenbaum  
Lola C. Rosenbaum  
Gene K. E. Thum  
Dore. Campbell  
Dwaine Mount  
~~Michael E. Lee~~  
~~Michael E. Lee~~  
Karee Kallgren  
Kari Ann  
Laurie Klingman  
Barbara Reinhold  
Betty Reinhold  
Helene Regier  
L. John Ostad  
Connie J. Ostad

Address:

4640 Spring Rd, Missa, MT  
3000 Washburn #6 Missa MT  
2828 Conner Ct - Missa MT  
2828 Conner Ct. Missa, MT  
110 Gold Nugget E. Missa MT  
81 Lacota, Missa, MT.  
3926 South Ave West Missa, MT  
3426 S. Ave. W. Missa, MT  
Box 1536 - Kalispell Mont.  
Box 295 Loving MT.  
134 N. Haven Dr. Kalispell  
816 SACATOWIA DR GREAT FALLS  
MICHAEL S. THOMPSON  
311 Montclair Dr. - Billings, MT 59101  
317 River View Dr Great Falls  
1101 11th St NW Great Falls, MT  
2009 Lakeland Billings MT  
1422 Robin Lane, Bozeman, MT 59717  
1422 Robin Lane, Bozeman, MT 59717  
622 - 4th St. SW. Bozeman, MT 59717  
P.O. Box 474 Whitehall, MT 59713  
" " " " " "



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NAME

ADDRESS

<u>James Vernon</u>	<u>Conrad, MT.</u>
<u>Laurie Glenn</u>	<u>Conrad, MT.</u>
<u>Beverly Mayberry</u>	<u>1680 Riverside Bigfork, MT</u>
<u>Robert A. Mayberry</u>	<u>" "</u>
<u>Del Bentley</u>	<u>1616 7th Ave N.</u>
<u>Delores Stettin</u>	<u>Power, Mont -</u>
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<u>Dorothy Schell</u>	<u>3007 QTAve S#9 Bly, MT 59101</u>
<u>Elva Keller</u>	<u>300 Reservoir Dr. W.</u>
<u>Myron L. Keller</u>	<u>300 Reservoir Dr. W.</u>
<u>Beryl L. Davidson</u>	<u>520-25 Ave. N.E. St. Paul, MT</u>
<u>Marvin Mellich</u>	<u>619 E. Borden, St. Louis, MT</u>
<u>James L. Zimmerman</u>	<u>P.R. Villandine, MT</u>
<u>Martha Pluech</u>	<u>619 E. Borden, St. Louis, MT</u>
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<u>Bonnie Whitcomb</u>	<u>2347 Leyside</u>
<u>Jay R. Whitcomb</u>	<u>2347 Leyside</u>
<u>Harold J. Proctor</u>	<u>1061 Veltownhouse Rd. Conrad, MT</u>
<u>John A. Proctor</u>	<u>610 Cleveland Missoula, MT 59801</u>
<u>Edna J. Proctor</u>	<u>78 Locals Missoula, MT</u>
<u>Loren A. Proctor</u>	<u>2622 5th Ave. Dr. Bozeman, MT</u>
<u>Shirley Klatt</u>	<u>402 7th 5th Bozeman</u>
<u>Frederick L. Lombold</u>	<u>R+2 Power, Mont.</u>

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Name:

Address:

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5769 Cottonwood Rd Bigfork, MT

John A. Godfrey

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Ray L. Godfrey

RT 1 Box 1328, Lewistown, MT

Orville Taberner

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Debra E. Lee

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Amy J. Lee

1101-14th St. N.W. Great Falls, MT

Harriet L. Thompson

311 Montclair Dr Billings, MT

Karen Chaput

812 Custer Hardin, MT 59034

~~Mark A. Amundson~~

317-N Cranford-Hardin, MT

Flora A. Amundson

812 N Custer Hardin, MT

Dawn Chaput

114 14th St Black Eagle, MT

Sherrill Van Fleet

2305 CENTER DR. BUTTE, MT

Mark A. Amundson

2305 Center Dr. Butte, MT

Cindy Amundson

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Marian Vange

Lewistown, Montana

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NAME

ADDRESS

Rob in Moline

P.O. Box 473 Lewistown

Thomas L. Morrison, Sr.

671 Prairie Lane, Deer Lodge

Shirley L. Morrison

671 Prairie Lane, Deer Lodge

Marlene Danell

1459 4th Ave N. Havre, MT,

Ronald A. Russell

1488 West Ave 20, Havre, MT

Ainta K. Bueling

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Ronald Gettel

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Betty Jo Furstenberg

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Sally Furstenberg

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Patricia Tesmer

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John A. Gels

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Martha Eckhardt

Rural Route 7udth Gap, MT 59453

Marge Cisher

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Orville A. Meier

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Forest L. Meier

7309 Conall Dr. Butte, MT

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Edna Sommerfeld

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M. Stue. Wadell

Box 514, Uta 200

ADDRESS

Quinn Cameron, W.D.	5137 Bannockton Butte,
Helen Mc Kierman	2205 Harvard Butte 170
Charlotte H. Langford	918 Paledonia
Grace M. Kinney	1938 Oregon
Ellen Stewart	3455 Mc Hillcrest Rd
Viola C. Briss 40	2056 Adams
Eva Leary	33 Minnesota

WE, THE UNDERSIGNED TEACHERS IN THE STATE OF MONTANA, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO PASS H.B. 519.

NAME

ADDRESS

John Marklund

28 Cedar Lake Dr

Leroy Evans

3501 Archway Ave

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2020 Sherman Ave

Linda K. Scott

155 W Pacific

Mary Anne Brown

2714 State

Susan Hogart

2200 North Prairie

Darlene Barry

3200 Phillips

Ellen Koppke

4035 Wynne

Jackie Thompson

835 Wisconsin

Maura Albane

151 Lampart Drive

Mary Johnson

3900 Jupiter Ln.

Maura E. Paege

3030 Atherton Lane.

Bernice Dignan

1306-20th S. Great Falls  
591105

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NAME:

ADDRESS:

Burhan Schigler

2553 N. Jun

Lynda McGowan B.M.

Dee J. Hall

1340 W. Lincoln

James M. Rector

2850 Montan

Josephine Hansen

3200 Edwards

Betty Knapp

3459 Hannibal

Chris L. Singleton

2205 Ottawa

Lynn Swan

3800 Montan

Katherine Jones

3134 Burlington

Christelle Shields

2290 Colfax St

John C. Miller

3215 Bayard

Myra Hall

Box 494 Whitewater, Mt.

Richard McGowan

40526 Granite Butte

John B. Richards

2865 Nettie, Butte, Mt.

Paul Kelly

2901 Banks

Chris Mann

2808 Phillips

Richard Leary

2734 Lincoln

Thomas Stiers

1925 Monroe

Karen M. Carey

#47. Boulder Mt 59632

Thomas J. Carey

#47 Boulder Mt 59632

Mary Ellen Murphy

P.O. Box 45 Boulder Mont 59632

WE, THE UNDERSIGNED REGISTERED NURSES OF THE STATE OF MONTANA, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO PASS H.B. 519.

NAME:

ADDRESS:

<u>Rose Monahan RN.</u>	<u>2000 Sherman Butte, MT.</u>
<u>Bonnie Dracks RN</u>	<u>915 W. Gold St Butte MT</u>
<u>Catherine Egan RN</u>	<u>2646 Henshaw Butte</u>
<u>Lizabeth Wickman RN</u>	<u>2001 Sherman Ave Butte, Mt.</u>
<u>Coral Kochev RN</u>	<u>2135 Arizona Butte</u>
<u>Michelle McHarry RN</u>	<u>1236 Steele Butte Mt.</u>
<u>William McBee RN</u>	<u>2590 Moulton St Butte Mt</u>
<u>Pam Gray RN</u>	<u>1021 Mission Ave</u>
<u>L. Charlotte Lynch RN</u>	<u>3501 Hartford - Butte mt -</u>
<u>Ann Meier RN</u>	<u>RFD 3 Butte, 59701</u>
<u>Laverne Bumpstead RN</u>	<u>1631 Sampson St</u>
<u>Carolanne Turner RN</u>	<u>1809 Haward St</u>
<u>Helenne - Hancock RN</u>	<u>2245 Grand Dr - Butte</u>
<u>Jane Grace RN</u>	<u>226 So Washington Butte</u>
<u>John Pate RN</u>	<u>3 Pritchard Pl. Butte Butte</u>
<u>Mayorie Dube RN</u>	<u>946 Caledonia Butte, Mt</u>
<u>Janice Klougelt RN</u>	<u>620 Little Basin Cr Rd. Butte</u>
<u>Haroldenka Wadsworth</u>	<u>3334 Yale Ave Butte, Mt.</u>
<u>Frances Donnelly RN.</u>	<u>725 2nd St Butte, mt</u>
<u>Theresa L. Littlejohn RN</u>	<u>2426 Marion Butte, MT.</u>
<u>Mike Butte</u>	
<u>Melba C. Heng RN.</u>	<u>2235 Grand</u>
<u>Angela Miller RN</u>	<u>2738 Princeton</u>
<u>Betty Allen RN</u>	<u>3010 Ottawa</u>
<u>Sarahy Hanson RN</u>	<u>2811 State</u>





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NAME:

ADDRESS:

Cathy A Boek

1950 Utah

Emily Downey

805 Lexington

Betty Collier

935 17th

Stacey Henderson

1925 Argyle

Virginia Luker

935 California

Larry Henderson

1925 Argyle

Katherine Glendon

855 7th St Butte

Gayle Blaken

3206 Richardson

Don Steward

2630 S DAKOTA

Rikki Patrick

2655 Rutledge

Judy McLaughlin

1017 St. Vening

Nancy J. Poliv

1621 Adams

Debra Seymour

2300 Placer Apt 1

Cathy Gallagher

1832 Whitman

Nichelle Chesser

1005 Alameda

Tonnie Coelli

725 Mill

Janell Kirk

1743 Elm

Gail Hobson

1025 S. Mason

Ed Kumb

622 Hobson

Brenda Steward

2630 S. DAKOTA

Shelly Salas

Dillon Mt.

Donna

1116 Sunset

Donna

323 E 2nd St

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NAME:

ADDRESS:

<u>Shannon</u>	<u>832 W Park Butte</u>
<u>Ken M. Nelson</u>	<u>2310 Sheridan, Butte, MT</u>
<u>Carol Smith</u>	<u>305 W Copper</u>
<u>John Harrison</u>	<u>127 Oak Hill Lane</u>
<u>Julia Redman</u>	<u>Finley Hotel</u>
<u>Donna D. Shannon</u>	<u>3900 Gladstone Butte, MT</u>
<u>Bonnie A. John</u>	<u>838 W. PARK</u>
<u>Gregory John</u>	<u>2727 Argyle</u>
<u>Fred John</u>	<u>2727 Argyle</u>
<u>Sandra J. Ditch</u>	<u>824 W. Park</u>
<u>Joan Carollo</u>	<u>824 W. PARK.</u>
<u>Robert W. Bernick</u>	<u>7428 Lakewood Court, Colstrip,</u>
<u>James Murphy</u>	<u>728 W. Broadway Butte MT 59701</u>
<u>Warren P. Schmache</u>	<u>1325 W. Platinum Butte MT 597</u>
<u>Ellen Crain</u>	<u>613 W Wally Walkerville</u>
<u>Margaret Malee</u>	<u>401 S. Excelsior</u>
<u>John Malee</u>	<u>401 S. Excelsior</u>
<u>John Kackman</u>	<u>3700 Gladstone</u>
<u>John Kackman</u>	<u>436 So. Main Butte, MT</u>
<u>P. Nenasch</u>	<u>2021 Florence</u>
<u>Margaret Shannon</u>	<u>832 W Park</u>

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NAME:

ADDRESS:

John D. Kelly	2836 Edwards Butte. MT. 5970
Jessie Danner	2040 Adams " "
Maunty Kelley	2837 Goodwin
John C. Warner	133 Rocky Mtn Lane
George B. James	700 W. La Salle - Butte
Robert S. Tremor	1811 Stuart Butte
Ed. L. Lugin	917 Eugene Butte
Michael J. Farnell	3412 Hannibal
Don Sprich	1805 Banks
Walter J. Farnsworth	3451 Hannibal ST.
Betty R. D'Amico	3451 Hannibal ST.
Paul Danner	426 N. Woodmont
Joe W. Lugin	3900 Jupiter Lane Bldg
Lisa Danner	3113 Richardson
Shauna Tracy	500 Colorado
Turner McDonald	405 St. Granite
William R. Berane	409 W. Copper
Julie Berane	409 W. Copper
Dolores McLaughlin	411 W. Copper
Helen M. McCarthy	2100 Laramie
Richard Bradley	10511 4261
Julia Brown	1003 E. 3rd. Anaconda

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NAME:

ADDRESS:

W. W. Dobb

Sharon Montoya

Karen Bessie

Tom McKeenan

Mike Nichols

Carl Woolverton

Robert W. Wagoner

George J. Helman

Rich Adams

Connie Bruns

Scott Thompson

Lynn L. L. L.

Mae Massengale

Oscar G. Wendel

Michael Brown

Viggo Barclay

Florence Helman

Sherrin Shepard

Jerry Hogan

Arthur J. Schaefer

1325 Lamson St Butte, MT

538 Edison

106 Ring

2205 HARVARD

2709 Nettie

1752 Oregon

11 Saint Francis

275 Birch St.

7001 Lowell

3400 Hill St.

2109 Walnut

2900 Howard

1844 Texas Ave (from Hill)

205 W. Dorte Box 39

1804 Brooks (moved from De)

2223 Hayford

730 W. Granite

2100 Silver Bow Blvd.

1632 Phillips Av. Butte

631 Clark Butte

WE, THE UNDERSIGNED REGISTERED VOTERS OF THE STATE OF MONTANA, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO REPEAL THIS UNFAIR LAW.

NAME:

ADDRESS:

Carlson Z. Chaffin

Mark Lundberg

Joe H. Felt

Tom Brammell

Mike McKunk

Shirley Bird

Marlene Wulke

Dale W. Ike

Robert C. Peterson

James R. Dwyer

John Haller

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Mike Hutchings

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1100 Elk Drive Dillon, MT

2545 Amburst Butte, Mt.

117 Shih Dillon

317 Franklin, Dillon

3200 H. Hwy 913 Dillon

120 E. Bonanza Dillon

2565 BONANZA DR RD, EAST HELENA

1125 CATTLE DR Dillon, MT 59725

1901 MONROE BUTTE MONI

1950 Monroe Butte St 59701

1969 Gaylord Butte MT 59721

846 W. Menard Butte, MT 59701

1048 W. Porphyry

43 W. Park

502 N. Main

1206 N. Main

2340 Keokuk

WE, THE UNDERSIGNED REGISTERED VOTERS OF THE STATE OF MONTANA, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO REPEAL THIS UNFAIR LAW.

NAME:

ADDRESS:

<u>Theresa Thomas</u>	<u>2140 Noeth Dr</u>
<u>James R. Janning</u>	<u>815 W. Diamond</u>
<u>Marcia L. Janning</u>	<u>3311 Hannibal</u>
<u>John A. Macomber</u>	<u>3141 Libanon</u>
<u>Debbie Martinich</u>	<u>510 Cydonia Hill</u>
<u>W. D. Allen</u>	<u>127 Rampart Dr. Butte</u>
<u>W. D. Allen</u>	<u>127 Rampart Dr. Butte</u>
<u>John R. McFet</u>	<u>1345 Sunset</u>
<u>Donna Marie</u>	<u>1122 W. Willow</u>
<u>Jim McLean</u>	<u>1345 Sonset</u>
<u>Mike Salter</u>	<u>811 17th St</u>
<u>James E. Tate</u>	<u>2500 1st St. Helena</u>
<u>James D. Baker</u>	<u>3113 Kalamazoo</u>
<u>Paul E. Borker</u>	<u>3113 Richardson</u>
<u>Theresa</u>	<u>502 So Roberts Helena</u>
<u>Anthony Doherty</u>	<u>2027 Jerome pl.</u>
<u>Leonard J. Swan</u>	<u>603 E. Riggs &amp; Helena</u>
<u>Phyllis W. Worne</u>	<u>1418 Beaumont Rd, Helena, MT</u>
<u>Barbara McElroy</u>	<u>2195 Spokane Creek Rd Helena</u>
<u>Judy L. Lesicki</u>	<u>402 N. Cherry, Townsend, MT</u>

2/9/87

WE, THE UNDERSIGNED REGISTERED VOTERS OF THE STATE OF MONTANA, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO REPEAL THIS UNFAIR LAW.

NAME:

ADDRESS:

<u>Donald G. H. Licht</u>	<u>3130 Burlington St Butte</u>
<u>Don H. Licht</u>	<u>2001 Stuart</u> "
<u>Velen H. Frankovich</u>	<u>1537 Oregon Ave.</u> "
<u>John L. H. H. H.</u>	<u>412 W. Park Butte</u> "
<u>John L. H. H. H.</u>	<u>1618 Gaylord Ave. Butte</u> "
<u>Kim Alexander</u>	<u>1235 Oregon Ave</u> "
<u>John D. Nelson</u>	<u>721 W. Platinium St.</u> "
<u>Mary S. S. S.</u>	<u>4015 2nd St</u> "
<u>Mark H. H. H.</u>	<u>1137 W. 1st St</u> "
<u>Robert S. S. S.</u>	<u>5055 B. H. H.</u> "
<u>Lucille H. H.</u>	<u>2030 S. Arizona</u> - "
<u>Jack T. S. S.</u>	<u>12 N. CLARK</u> "
<u>Jim O. M. H.</u>	<u>124 E. 1st St</u> "
<u>Louise H. H.</u>	<u>P.O. Box 4053 - Butte Montana</u> "
<u>Pat H. H.</u>	<u>1144 1st St Butte</u> "mt
<u>June M. H.</u>	<u>2000 Carolina</u> "
<u>Alice H. H.</u>	<u>740 S. Dakota Butte mt.</u> "
<u>Carol T. H.</u>	<u>1023 Nevada</u> "
<u>Shirley H. H.</u>	<u>1933 Carolina Butte</u> "
<u>Joe M. H.</u>	<u>2035 Lafayette Butte</u> "
<u>Richard H. H.</u>	<u>2035 Lafayette Butte</u> "

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NAME:

ADDRESS:

Michael Holke

Erin McGrosey

John L. Rich

Maureen Aguirre

Robert F. Griggs

Stephen Munger

Shirley Prophet

Mary Jane Link

Betty J. Helstrom

Mark W. Wilson

Esther C. C.

24 E Broadway

3029 Irene, Butte

1250 G. P. V. St.

2201 Amherst

22 E. E. St.

3311 Kerkira

1216 W. Hillman

1216 W. Hill

2120 Ottawa St.

2645 Amherst

3000 State

1000 Park

3 Feather Peak Pkwy.



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NAME:

ADDRESS:

John Thomas Dollal

Cynthia K. Barnes

William J. Spence

Robert Chan

Beverly C. Dahl

Mary L. Cosgrove

Mally Klose

Michael Williams

David Waller

Floyd J. Barnes

Theresa Holmes

Michael A. McNamee

William Marchessault

Daniel R. Fyfe

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1125 CATTLE Dr. Dillon, MT

230 West Bannack, Dillon, MT 59725

439 Century, Dillon, MT 59725

334 E. Normal, Dillon, MT 59725

48 Fairway Drive, Dillon, MT 59725

131 N. Nevada, Dillon, MT 59725

Harriet Lee in Bridge, MT

11775 Hwy 324, Dillon, MT

775 Madison S. Ige Rd, 59725

230 W. Bannack, Dillon, MT 59725

505 So. Atlantic, Dillon, MT 59725

1313 W. Gold Butte, MT

P.O. Box 905, Dillon, MT

1555 County Butte, MT 59701

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NAME:

ADDRESS:

Deanna Phillips

1730 Thomas Butte

Tom Brown

3460 ST Ann Butte

James Dunbar

1657 Caroline Butte

Willy Sullivan

1401 Diamond Butte

Margaret Galt

124 Stahl Butte

May West

1045 Selby Butte

Gay Clark

5150 Harrison Butte

David Haylett

1953 So. Mont Butte

William Stanley

3045 Myrtle - Billings

Wm. Butler

103 Regina Butte

Ed. Brouette

603 Dewey Butte

Alan Lohrsted

2000 Howard

Armand Guss

P.O. Box 2402

Rich Phillips

1730 Thomas

Rose Phillips

1742 Thomas

Robert C. Phillips

1742 Thomas

WE, THE UNDERSIGNED REGISTERED VOTERS OF BUTTE-SILVER  
BOW, RESPECTFULLY REQUEST THE MONTANA SENATE REPEAL  
THE UNISEX INSURANCE LAW.

Name	Address
1. Cleop Sullivan	810 Majors St.
2. Mary Fick	924 Lexington St.
3. Earl Best	2424 O'Meara
4. Ine Hartman	805 1/2 Horner
5. Mary Berg	2701 Evans Butte
6. Rita Martin	712 W. Broadway
7. Frances Haasvold	1030 1/2 Antimony
8. Shirley A. Dunks	Rt #2, Rocker
9. Mary Tristica	2290 Cobban Lot #1
10. Val Webster	103 E. Broadway Apt. D.
11. Paul Sullivan	810 Majors St. Butte Mont.
12. Norma Stypage	1343 Fowa Butte mt.
13. Margaret Syster	33 E. Irving Butte
14. Doug Holachuk	2219 Walnut
15. Kathy Malverac	4899 Utah
16. Michael Dullivan	748 Evans Ave.
17. Linda Waddell	1490 Waterline Rd
18. Judy Trozzi	110 Hagel Drive
19. Rick Tarver	2555 Newman Ave.
20. Gar Healy	1149 W. Woodman
21. Norma G. Nichols	2081 Florence
22. Clara Erdmark	2520 So. Main
23. Madeline Frankfort	1829 Banks
24. Lynne Lynne	1907 Wilson
25. Rebecca Vertz	2232 Grand Ave.
26. Dorey Robinson	1104 Iowa St. Butte
27. Clara Leon Lewis	312 W. Porphyry - Butte
28. Elaine Isaac Dean	2540 Amhurst

WE, THE UNDERSIGNED REGISTERED VOTERS OF BUTTE-SILVER  
BOW, RESPECTFULLY REQUEST THE MONTANA SENATE REPEAL  
THE UNISEX INSURANCE LAW.

	Name	Address
1	Leta Palmer	1501 N. Alabama
2	Leta Palmer	1201 N. Alabama
3	Sherril Kennedy	2026 Adams
4	Marie King	205 N Crystal
5	Don Buchanan	1835 Stuart, Butte
6	Mary Mitchell	1425 W. Putnam
7	Harvey A. Ferguson	927 Kaineb
8	Bill Burris	204 W. Park
9	Marcia Seymour	204 W. Park
10	Marcia Burris	146 W. Park
11	Elaine	144 W. Park
12	Genevieve C. Rourke	1017 Maryland
13	Doris Hatters	627 S. Clark
14	Marie Campbell	628 Nevada Butte
15	David Butsky	725A West Park, Butte
16	Michael A. Mazzolini	805 11th Butte
17	William Case	3852 Flaxstem E. Helena
18	Bette Jones	3852 Flaxstem E. Helena
19	Valerie Johnson	1039 Lexington, Butte 5970
20	Tana Weiss	116582 S. Buxton Rd. - Silver B.
21	Thomas L. Hest	423 W. Alameda Butte 5971
22	Barbara Hest	423 W. Alameda Butte 5971
23	Donna Mitchell (M.)	2731 PRINCETON BUTTE
24	Barbara Hest	2019 Argyle Butte
25	Reville Conway	134 E. Center Butte
26	Joan Chapman	830 Plaza Street Butte
27	Janetah Taylor Ramsey	
28	Norman Brubaker	1900 Wall St.

WE, THE UNDERSIGNED REGISTERED VOTERS OF BUTTE-SILVER  
BOW, RESPECTFULLY REQUEST THE MONTANA SENATE REPEAL  
THE UNISEX INSURANCE LAW.

	Name	Address
1	Wm. Stenac	907 Nevada
2	Norma Hill	1003 Garnet
3	Dorothy Condit	24 N. Idaho
4	Bettie Matulich	1818 Adams
5	Fanny Rupp	926 W. Woodman
6	Judith E. Trapp	108 S. Crystal
7	Jeffery N. Smith	108 S. Crystal
8	Karlene Pinkerman	3825 Green Lane #2
9	Karen Stone	1955 California
10	Laura Willard	2405 Plaza
11	Lisbeth Harris	2015 Wall
12	James Fayeght	418 W. Helena
13	Ed Jordan	519 1/2 N. Alabama
14	Patricia Boyer	9007 W. Granite
15	Jim Orian	306 E. Granite
16	James Griffin	418 W. Helena
17	Edith Harris	2015 WALL
18	Melanie Eckerson	725 Colorado
19	Karen H. Kane	623 N. Montana
20	Judy Daniels	3825 Green Lane #4
21	Mary Kathleen Delaney	4800 Harrison #14
22	Sandra Mahaffey	110 Green Acres Dr
23	Karen Nugent	1919 Harmon Ave.
24	Phil Balling	2411 S. Placer St.
25	Steven Duncan	310 W Silver Butte 59701
26		
27		
28		

WE, THE UNDERSIGNED REGISTERED VOTERS OF BUTTE-SILVER  
BOW, RESPECTFULLY REQUEST THE MONTANA SENATE REPEAL  
THE UNISEX INSURANCE LAW.

Name	Address
1. Del Stevens	1629 Warren
2. Flo Lund	522 S. Montana
3. Viola Charon	520 S. Montana
4. Della Campbell	2230 Walnut
5. Gita Drostberg	4819 Mod Rd
6. Bonnie Lucero	25 E. Granite apt #5
7. <del>Clara</del> L. Marie Hansen	4675 So. Arizona
8. J. D. Gould	Box 3333
9. Chris McHiggin	8012 Grand Ave.
10. <del>Jane Roberts</del>	2223 Horton - Butte, MT
11. Jean Beck	1823 4th St Butte, MT
12. Viola J. Buser	3507 E. Lake
13. Sharon Arneson	Box 3234 - Butte
14. Helen Fisher	1801 Adams Butte, MT
15. Norma Pignoni	2407 George St
16. Paul M. Hansen	4675 Arizona Butte, MT
17. Gloria E. Sullivan	1833 Grand Ave Butte, MT
18. Evelyn A. Richardson	2526 H. Craig St Butte, MT
19. Mrs. James Mahoney	405 No Jackson St
20. Mrs John Allen J	3200 Princeton
21. Mrs Walter Lambert	3224 Monroe
22. Helen Vincent	3528 Warren
23.	
24.	
25.	
26.	
27.	
28.	

WE, THE UNDERSIGNED REGISTERED VOTERS OF BUTTE-SILVER  
BOW, RESPECTFULLY REQUEST THE MONTANA SENATE REPEAL  
THE UNISEX INSURANCE LAW.

Name	Address
Jane B. Shea	828 Zarelda
Catherine E. Shea	828 Zarelda
Catherine M Shea	624 N. Henry
Lynn Sheehan	401 W Granite
Dan Brown	Shepherd MT.

PETITION TO PASS H.B. 519

WE, THE UNDERSIGNED REGISTERED VOTERS OF THE STATE OF MONTANA, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO PASS H.B. 519.

NAME:

ADDRESS:

William L. Knutson

1901 Clark Ave. Billings, MT 59102

Thomas E. Nelson

1116 Moon Valley Rd., Billings, MT 59105

James J. Birkman

2300 Wingate Ln Billings MT 59102

Henry A. Nelson

1600 Ave E, #44, Bldg, Mnt 59102

James J. Searle

1436 Chapin St. Bldg, Mnt 59102

James J. Searle

1436 Chapin St. Bldg, Mnt 59102

Carl J. Watson

710 Sapphire Ave. Bldg, MT 59105

Thomas B. Strommen

728 Tanager Dr. Bldg, MT 59101

Bernice Nelson

1116 Moon Valley Rd Bldg MT 59105

Bill Arnold

2730 NORMAN AVE, Bldg, MT 59102

Harold L. Kelly

2012 FOREST PARK Bldg, MT 59102

Nancy B. Brock

2933 Paly Dr. Bldg, MT 59102

John B. Dunlop

340 Westchester Sq. No. Billings 59102

Ed Weller

2927 Monty's Circle Billings MT 59102



We the undersigned registered voters of the state of Montana, wish to voice our disapproval of the "unisex" insurance law. We feel that the law has not accomplished its primary objectives, and instead, has proven to be unfair and a major burden to Montana consumers. We urge the 1987 Montana Legislature to pass House Bill 519.

Name:

Address:

Teri L. Gillet

D.B. July

Larry C. Wilton

Gary Barnett

John Caldwell

Sharon L. Gillet

111 Patten Canyon #14

164 Ridge Way, Helena, MT.

408 W. Central, Missoula, MT

P.O. Box 2374

Missoula, MT 59806

309 Belmont Dr. Missoula, MT 59801

649 W. Astor - Helena 59801



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Name:

Address:

Cheryl Burke

1925 River Road

David Burke

1925 River Road

Audrey Shuffert

1635 Agnes #1 Msla

W. D. Shuffert

2101 Wyoming #6 Msla

Ho. Hapson

1905 Hymaningbird

Paul Hartman

609 Rollins

Christa Neely

164 Ridgeway, holo

Diane Baerbach

1120 Tyro Msla

WE, THE UNDERSIGNED TEACHERS IN THE STATE OF MONTANA, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO PASS H.B. 519.

NAME

ADDRESS

Margaret A. Kelly

1565 Sunflower

323 E Central

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NAME:

ADDRESS:

Jerry Holmes  
James R. McElrath  
Melanie Denning  
Allen J. Emmert  
Brenda J. Helmer  
Lynne Robert  
Victor J. Roman  
John W. Smith  
Curt E. Savat  
William F. Fife  
Alan Priestley

410 Graham Helena Mt  
301 Graham Helena mt  
712 Darby #3-Helena  
712 4th Av S, Gt Falls  
6320 Pennwell Belgrade Mt  
SR Box 161, Carey, Mt  
360 Ash Dr. RR#1 Terra Verde Hts  
Butte, Mont  
6320 PENWELL BR. RD BELGRADE  
304 E. Riggs E Helena 59638  
927 Orange Ave.  
207 Heddis - Helena

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Name:

Dickie Larson

James P. Byers

Kan Nielson

Standa M. Haines

Joyce Kovarik

Helena C. Cobble

Ray S. Mott

Maureen

William H. Jones

Aracelis Patterson

Address:

#5 Julie Mtn, MT

400 Plymouth Mall, MT

6010 Longview Mtn, MT

512 Canyon Gate Dr. Mtn, MT

21 S. Surrey Mtn, MT

20900 Whispering Pines, MT

2111 MARGARET, MISSOULA, MT 59801

642 W Crestline Dr. Missoula, MT

911 Pacific Co Rd 59807 Missoula

1208 Benderson Dr. Mtn, MT 59801

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Name:

Address:

Adrienne Muehlen  
Celia H. Linstad  
Eileen Nelson  
Jed Liston  
Jorrun & Liston

1007 McDonnell  
5832 Kern Dr.  
205 Barclay Lolo  
121 W. Central  
121 W. Central

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Name:

Nicki Cocchiarella

Jean Polick

Pauline Bloom

Diane Hammond

Jean Spurr

Jane Sears

Shelly Blander

Claudia Wilcomb

Michael G. Patterson

Susan K. Vining

Address:

535 Livingston Missoula MT 59801

2200 Garfield MSLA MT 59801

3204 Stephens #1 MSLA 59801

1313 SCHILLING #4 MSLA 59801

500 Hartman #C Missoula 59

465 Sapphire Lane Stevensville 598

2324 Skyline MSLA MT 59802

2924 Salish Ct. Missoula 59801

406 Roosevelt Missoula, MT 59801

Box 275 Lib, MT 59847



# Employees of ~~S~~ Saint Lukes Hospital in Ronan

WE, THE UNDERSIGNED REGISTERED ~~NURSES OF THE STATE OF MONTANA~~, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO PASS H.B. 519.

NAME:

ADDRESS:

Sincerely, Delling  
 Jeanne Lund  
 Linda Cox  
 Jack Ciesinski  
 Robert Red  
 J. Kucharski  
 Jeanne M. Thomas  
 Chandra G. Thomas  
 Monclara Brown  
 Sharyl C. Bennett  
 Nedra M. Garland  
 Mary J. Smith  
 The M. M. M. Co.  
 Mona Chatham  
 Keltie D. Dwyer  
 Kay Mook  
 Shirley Mitchell  
 Valerie Spruill  
 Wendell Dwyer  
 Bea M. Hill  
 Russell A. Lerke  
 Betty Singer  
 Rosemary Miller  
 Pauline Knudsen  
 Colene Knudsen  
 Susan Probst

502 Buchanan St SW. Ronan MT  
 530 Hwy 93 S. Ronan MT  
 Claffey Drive Polson MT  
 1187 Baptiste Rd Ronan MT.  
 Rt 1 Box 139 St Ignace MT.  
 P.O. Box 202 Ronan MT  
 723 Benjamin NW Ronan, MT  
 716 2nd Ave SE Ronan, MT  
 Box 105 Polson MT  
 520 Eisenhower Ronan  
 209-16 3rd Ave NW Ronan  
 Box 106 St Ignace MT  
 1400 W. St Ignace MT 59865  
 P.O. Box 751, Polson, MT 59860  
 3148 Canyon Hill Rd  
 45242 Hwy 93, Ronan  
 Box 901 Ronan MT  
 456 Clarice Paul Ronan, MT  
 Ronan MT.  
 St Ignace, MT.  
 Hillcrest Park, Mt.  
 Ronan, MT  
 Ronan, MT  
 Ronan MT  
 Ronan, MT  
 Ronan, MT

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Name:

Dorothy Trapp

Jill Trapp

Charles Parker

Edward J. Olson

Judith A. Olson

Dee Olson

Address:

1622 42<sup>nd</sup> Ave

1622 42<sup>nd</sup> Ave

147 E. Mullan Trail Drummond Mt.

Box 266 Bonner

State Rt. Box 266 Bonner, Mt.

P.O. Box 778 Missoula, Mt.

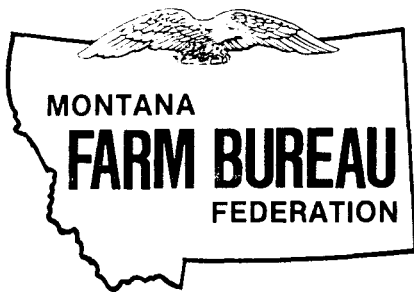
WE, THE UNDERSIGNED TEACHERS IN THE STATE OF MONTANA, WISH TO VOICE OUR DISAPPROVAL OF THE "UNISEX" INSURANCE LAW. WE FEEL THAT THE LAW HAS NOT ACCOMPLISHED ITS PRIMARY OBJECTIVES, AND INSTEAD, HAS PROVEN TO BE UNFAIR AND A MAJOR BURDEN TO MONTANA CONSUMERS. WE URGE THE 1987 MONTANA LEGISLATURE TO PASS H.B. 519.

NAME

ADDRESS

*Shirley Thompson*  
*David A. Rice*  
*Lois M. Hammer*  
*LeRoy Ph. Lindley*  
*Michael F. Fehel*  
*Walter Lee Fox*  
*Betty L. Quallen*

*Box 99 Florence 59833*  
*819 Parkview Way*  
*RT1 Box 1458 Clinton, MT*  
*Box 242 Arlee, MT*  
*2335 Gilbert Mole, MT.*  
*625 COOLEY, MSLR MT 59802*  
*525 McLeod, Missoula, MT 59801*



P.O. Box 6400  
502 South 1st

Bozeman, Montana 59715  
Phone (406) 587-3153

TESTIMONY BY: Lorna Frank  
BILL # HB-519 DATE March 19, 1987  
SUPPORT XXX OPPOSE \_\_\_\_\_

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 11

DATE 3-19-87

BILL NO. HB 519

Mr. Chairman, members of the committee, for the record, my name is Lorna Frank, representing approximately 3500 Montana Farm Bureau members throughout the state.

Farm Bureau members support the <sup>revision</sup> repeal of the Unisex law. Since this law went into effect 2 years ago, auto insurance rates for married couples with a 16 year old daughter have increased on the average of 33%, while a married couple with a 16 year old son have decreased on the average of 8%. *as mentioned in The Insurance Commissioners report*

These drastic changes cannot all be due to inflation. With inflation premiums for all groups should increase the same percentage, but they have not.

Farm Bureau members believe the enactment of the Unisex law is the main reason for such a wide difference and feel this is discrimination against women, not equality.

We hope you as members of the Senate Business committee and of the 50th. Legislature will agree with Farm Bureau members throughout the state and <sup>revise</sup> ~~repeal~~ the Unisex law by giving HB-519 a do pass recommendation. Thank you.

SIGNED: Lorna Frank

TESTIMONY IN FAVOR OF HOUSE BILL NO. 519 "AN ACT REVISING THE LAWS RELATING TO DISCRIMINATION IN INSURANCE AND RETIREMENT PLANS: LIMITING PROHIBITION AGAINST DISCRIMINATION ON THE BASIS OF SEX OR MARITAL STATUS TO THE ISSUANCE OR AVAILABILITY OF INSURANCE: REPEALING SECTION 49-2-309. MCA; AND PROVIDING AN APPLICABILITY DATE AND AN IMMEDIATE EFFECTIVE DATE."

PRESENTED BY: MARIE DEONIER, REGISTERED HEALTH UNDERWRITER  
AN INDEPENDENT AGENT FROM BILLINGS, MONTANA  
REPRESENTING OVER 20 COMPANIES FOR LIFE,  
HEALTH & DISABILITY INCOME

I AM HERE TODAY TO DISCUSS WITH YOU THE EFFECTS OF THE PRESENT UNISEX LEGISLATION ON THE DISABILITY INCOME MARKET: HOW COMPANIES REACTED AND THE EFFECT ON THE CONSUMER:

1. MANY MARKETS SIMPLY LEFT THE STATE 2 YEARS AGO WHEN UNISEX WENT INTO EFFECT.
2. OTHER MARKETS LIMITED PRODUCT LINES - ELIMINATING D I (DISABILITY INSURANCE) FROM THEIR PORTFOLIO OF PRODUCTS OFFERED.
3. OTHER MARKETS PLACED A MINIMUM OF 6 MONTHS WAITING PERIOD ON THEIR D I PRODUCT LINES.
4. LIMITS WERE PLACED ON THE "QUALIFYING LEVELS OF INCOME" FOR THOSE APPLYING FOR D I COVERAGE. THE MAJORITY OF MARKETS (AND THOSE AVAILABLE TO ME) CONSIDER A \$1,500 PER MONTHLY INCOME THE MINIMUM!

THE ABOVE RESTRICTIONS PLACED ON THIS DISABILITY INCOME MARKET HAVE BEEN DEVASTATING TO THE CONSUMER. THE HARDEST HIT MARKET HAS BEEN THE BLUE COLLAR WORKER AND THOSE EARNING LESS THAN \$1,500 PER MONTH! THESE PEOPLE ARE VIRTUALLY WITHOUT A MARKETPLACE ! HURTING BOTH MEN AND WOMEN BY THESE LIMITATIONS! HOW MANY SECRETARIES DO YOU KNOW WHO EARN MORE THAN \$1,500 PER MONTH?? THIS LAW THAT WAS SUPPOSED TO HELP WOMEN HAS NOT HELPED - IT HAS HURT BOTH MEN AND WOMEN!

PLUS, WITH MANY MARKETS PLACING A 6 MONTH ELIMINATION (OR WAITING PERIOD) BEFORE ONE IS ELIGIBLE TO RECEIVE BENEFITS AND POSSIBLY ANOTHER ONE OR TWO MONTHS BEFORE BENEFITS ARE RECEIVED ---HOW MANY PEOPLE TODAY COULD SURVIVE THAT LONG WITHOUT ANY INCOME??? WHEN STATISTICS SHOW US THAT THE AVERAGE FAMILY TODAY IS WITHIN 90 DAYS OF BANKRUPTCY! EVEN MANY PROFESSIONALS WOULD HAVE A HARD TIME WAITING 6 MONTHS FOR DISABILITY BENEFITS WHEN THE INCOME STOPS!!

IT IS IMPORTANT TO HAVE THIS VALUABLE COVERAGE AVAILABLE TO ALL PERSONS, REGARDLESS OF INCOME...THE AVERAGE WAGE EARNER, THE SECRETARY, THE BLUE COLLAR WORKER, THE TRUCKERS, ETC. STILL HAVE MONTHLY BILLS TO PAY, HOUSE PAYMENTS, CAR PAYMENTS, NOT TO MENTION THE NECESSITY OF BEING ABLE TO PUT FOOD ON THE TABLE FOR THEIR FAMILIES.....WITHOUT THE AVAILABILITY OF A D I MARKET TO SERVE THEIR NEEDS, THESE SAME PEOPLE COULD BE FACED WITH FINANCIAL DEVASTATION AND COULD BE PLACED ON OUR WELFARE ROLLS - A FUND THAT IS ALREADY IN SERIOUS TROUBLE! IS THIS FAIR??? NO!

TRUE, SOME EMPLOYERS PROVIDE DISABILITY INCOME COVERAGE FOR THEIR EMPLOYEES - BUT THIS MARKETPLACE HAS ALSO BEEN AFFECTED AS MANY COMPANIES ARE NO LONGER OFFERING THIS BENEFIT TO THE SMALL GROUPS - AND IN MONTANA THIS HURTS, AS THE AVERAGE GROUP IS UNDER 10 PEOPLE! PRIOR TO UNISEX THIS WAS NOT A PROBLEM, BUT, WITH MANDATING D I COVERAGE TO INCLUDE NORMAL MATERNITY, THE MARKETS HAVE SIMPLY DECLINED TO

WRITE THE BUSINESS---AGAIN HURTING BOTH MEN AND WOMEN!

THE REASON FOR THE COMPANIES REACTION, TO ME IS SIMPLE,  
D I WAS NOT MEANT TO BE A "BONUS PROGRAM" FOR HAVING A BABY!  
FOR THE YOUNG MOTHER WHO PLANS TO QUIT HER JOB AND STAY HOME  
TO RAISE HER BABY, SHE IS NOW ENCOURAGED TO REMAIN ON THE JOB  
AND TO FORMALLY TERMINATE HER EMPLOYMENT AFTER HER BABY IS  
BORN AND SHE HAS RETURNED TO WORK FOR A BRIEF PERIOD OF  
TIME.....LONG ENOUGH SO THAT SHE HAS BEEN ABLE TO COLLECT THE  
D I BENEFITS FOR HER "LOSS OF TIME".....THIS IS WRONG!!!!  
TODAY, PREGNANCY IS A CHOICE THAT MOST PEOPLE HAVE AN  
OPPORTUNITY TO MAKE AND IS PLANNED FOR - THIS IS NOT AN  
UNEXPECTED ILLNESS OR INJURY; AT THE SAME TIME, THERE ARE  
SOMETIMES COMPLICATIONS THAT DO ENTER INTO A PREGNANCY, AND  
THESE SHOULD CONTINUE TO BE PAID FOR AS AN ILLNESS.

PLEASE DON'T MISUNDERSTAND ME, I AM FOR MOTHERHOOD AND  
THE JOYS OF HAVING AND RAISING CHILDREN - I AM THE MOTHER OF  
3 BEAUTIFUL CHILDREN, AND THIS WAS MY CHOICE, I EXPECTED NO  
FRINGE BENEFITS FROM MY EMPLOYER.

WHY UNISEX ISN'T A GOOD THING FOR MONTANA CONSUMER - IT  
IS LIMITING THE PRODUCT AVAILABILITY AND BY SO DOING, THE  
PRODUCTS THAT SOME PEOPLE NEED ARE SIMPLY NO LONGER  
AVAILABLE.

IN MONTANA WE REPRESENT ONLY 1/3 OF 1 PERCENT OF THE  
ENTIRE MARKETPLACE FOR INSURANCE IN THE U.S. WE SIMPLY  
CANNOT EXPECT THE COMPANIES TO RESPOND AND CHANGE BECAUSE A  
MINORITY GROUP DECIDED THAT IT WOULD BE A GOOD THING.

MONTANA SIMPLY DOES NOT HAVE THE WEIGHT TO PUSH AROUND WHEN

IT COMES TO CHANGING THE WAY MAJOR COMPANIES DO BUSINESS.  
THE UNISEX LEGISLATION THAT WAS INTENDED TO HELP MONTANANS  
HAS BACKFIRED ON US WITH DISASTROUS EFFECTS.

I WOULD LIKE TO GO ON RECORD AS RECOMMENDING PASSAGE OF  
THIS BILL AS SUBMITTED TO YOU TODAY. PASSAGE WOULD ENCOURAGE  
THE MUCH NEEDED RETURN OF THE DISABILITY INCOME MARKET AND  
OTHER PRODUCT LINES TO THOSE WHO NEED IT MOST -THE CONSUMER!!

ONE OTHER COMMENT THAT I WOULD LIKE TO MAKE TO YOU TODAY  
- YOU HAVE HEARD THE OPPOSITION PREVIOUSLY STATE THAT THEY  
REPRESENT ALL OF THE WOMEN WHO BELONG TO VARIOUS WOMEN'S  
ORGANIZATIONS, I BELONG TO ONE OF THOSE ORGANIZATIONS AND I  
HAVE FOUGHT AGAINST THIS FOR OVER 6 YEARS NOW - THIS  
OBVIOUSLY SHOWS THAT THEY DO NOT REPRESENT ALL OF THE WOMEN  
IN THOSE GROUPS THAT THEY SUPPOSEDLY REPRESENT!

SENATE BUSINESS & INDUST

EXHIBIT NO. 12

DATE 3-19-87

BILL NO. H.B. 519



# WOMEN'S LOBBYIST FUND

Box 1099  
Helena, MT 59624  
449-7917



SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 13

DATE 3-19-87

BILL NO. HB 519

March 19, 1987

TESTIMONY IN OPPOSITION TO H.B. 519

to: Senate Business and Industry Committee

by: Marcia Youngman, Insurance Project Director, Women's Lobbyist Fund

I represent the Women's Lobbyist Fund, a bi-partisan coalition of 40 organizations representing almost 7,000 individuals from all over Montana who unite in support of Montana's non-gender insurance law. A dozen state groups are also on record in support of the law, including the Montana Federation of Teachers, the AFL-CIO, and other groups you'll hear from today.

As this shows, support for the law is very broad-based and has been growing steadily as people have had a chance to examine the facts about it.

I know some of you have come into this hearing today already thinking that you'll vote for repeal. Perhaps your major concern is the large auto insurance rate increase experienced by some young people. We have startling new information to present this morning--just uncovered in the past few days--which we hope will cause you to take a fresh look at the law and what happened to auto rates.

First I'd like to comment on the widespread campaign of misinformation that has stirred up most of the opposition to the law that some of you have been hearing from constituents.

Thousands of Montanans have been given false information about the law by their companies. Many agents use the law as a scapegoat. Three of the top eight auto insurers sent misleading statements to their policy holders, incorrectly blaming rate increases on the law. Other insurers issued similar statements. One company even blamed the law for a homeowners policy increase, and this is ridiculous, since the law has no impact on homeowners insurance. Added to this is the fact that companies have rarely given credit to the law for the many decreases it has caused.

An article in this morning's Great Falls Tribune describes the latest insurance industry effort to manufacture opposition to the law by funding a phone campaign to residents in key Senate districts. We understand that people were hired to make these calls and given essentially no information on the non-gender law, just brief sales training. They were told they'd be representing a group called Montanans against Unisex, but if they asked about the group they were given no information. And no wonder, since it turns out to be a front for a segment of the insurance industry. Calls lasted a maximum of five minutes, and the purpose was to convince people to contact their senators in support of repeal. One thousand brochures were sent out to people who favored repeal. I don't have time to criticize the brochure point by point, but it is outrageously misleading, and in several cases actually dishonest.

This secretive, deceptive campaign is typical of industry tactics designed to promote repeal. You have to question the motives of insurers for supporting repeal when they choose to mislead people to influence their opinion.

Despite all this misinformation, most Montana consumers recognize the value of the non-gender law when they have a chance to see the big picture of all the law's impacts. The insurance industry never provides this overview because it disproves its claim that the law is a failed experiment that has hurt most people.

The reverse is true! The non-gender law--now and in the future--will economically benefit most Montana insurance consumers--women, men, and families. Furthermore, the law promotes more just treatment of insurance consumers. Sex discrimination by businesses violates the Montana Constitution. The industry claims it's justifiable to differentiate between men and women if there are actuarial grounds. We don't deny that insurance tables show differences between men and women. An even greater difference is shown between races, and it was used as a rate setting factor until it was clearly identified as socially unacceptable. Religious groups also show differences, and Vietnam veterans show a much higher risk profile than other peers. It is not acceptable to discriminate against any of these groups in rate setting. Sex discrimination is no different.

What has happened to rates since the law went into effect? We are very encouraged by initial results. Some rates went up and some went down for both men and women, but the rate picture is generally much fairer than before.

We conducted a rate study to find out the impacts of the law on auto, health, and whole and term life insurance, plus annuity payments. We surveyed a majority of the market, and we used policies typically carried by Montanans. Rates before and after the law went into effect were studied for men and women, single and married. Rates were compared with changes in Wyoming to account for factors unrelated to the law.

I ask you to look first at the chart on lifetime impacts, which shows what women paid on an average compared to men for auto, health, disability insurance, life insurance, and annuities before the non-gender law took effect. A lifetime of insurance coverage cost women \$16,888 more than men in increased premiums and reduced benefits. Don't you find that shocking? No actuarial tables can justify this appalling difference. We know most women didn't carry all these kinds of insurance at once, but any way you look at these numbers, they come out poorly for women. Women have much lower earning power in Montana than men. Affordable insurance is vital.

Since the law took effect, the overall picture of insurance affordability has improved greatly for women. You have received our fact sheet, which describes our findings. I'll just mention a few highlights now.

Health insurance: Our survey showed that over 84% of women, families, and men experienced rate decreases since the law took effect. This is tremendous! The attached chart uses the example of a \$500 major medical policy. Note that rates went down for everyone but 45-year-old single men. Comparison with Wyoming's rates showed that Montana's average rates dropped 3.2% more during the same period.

Affordable health insurance is vital to Montanans in this era of soaring health care costs. Only 37% of non-military workers in Montana are covered by employer health insurance, the lowest percentage in the country.

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Life insurance: The results of our survey were as expected on term insurance, modest increases for women and moderate decreases for men, a difference of only a few dollars a year. Whole life premiums, dividends, and cash values went up for both men and women. The term and whole life policies we studied are now a better value in Montana for both men and women than the same policies in Wyoming. Any claim that companies are losing life insurance business to border states does not make sense.

The figure regarding decreased life insurance availability in the Insurance Commissioners rate survey has been repeatedly misused. Only 14 companies are included in the survey, out of 640 in the state, and only half of the 14 reported decreases. Even if there has been a substantial reduction in the number of life insurance products, there are still literally thousands to choose from. Also, the trend nationwide is consolidation of product lines to offer fewer but better and more competitive products.

Annuities: There has been a significant improvement in annuity values for all women and some men since the law took effect.

Disability income: We haven't studied this market in the same way we have the others, but we've done some checking on claims that it's been harmed by the law. Many affordable choices with low waiting periods are available for men and women. We also discovered that three of the four major providers of disability insurance nationally went non-gender three years ago by dropping women's excessive rates down to men's lower rates. These companies have not passed on an increase since then, so it has clearly been a profitable move. Two of these companies are in Montana.

Auto insurance: Rate changes in this category are what people have generally been the most aware of. For the 83.5% of Montanans in the adult driver category, any rate increases were due to other factors such as inflation. The attached pie chart shows the percentages of drivers in the young singles and young marrieds categories. The impacts on young marrieds have been serious, but several things need to be taken into account.

1. Less than 3.5% of Montana's drivers are young marrieds, and this percentage is dropping. For a young married couple or a young single mother, the health insurance decrease offsets the auto increase.
2. When it was allowed, marital status was used by some auto insurance companies as a discriminatory factor to surcharge divorced men and women much higher rates. With 5 out of 9 Montana marriages ending in divorce, this is many more people potentially benefited by the elimination of marital status than the young marrieds who received rate increases.
3. Both our study and the Insurance Commissioner's survey show a tremendous range in rates and percentage of changes. By shopping around, even young marrieds can pay just minor increases over their old rates.
4. The rates did not need to go up as they did. None of the four other states that have eliminated gender and marital status for auto insurance rate setting experienced the kinds of increases Montana young single women and young marrieds did, due to innovative company approaches such as redefining the adult driver category to include 23 and 24 year olds, which gave most young marrieds the

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same low rate as when marital status was considered, and safe driver programs involving rebates and reduced rates.

5. It must be recognized that Montana insurance companies did not introduce new rating factors when gender and marital status were eliminated. No direct causal relationship has been demonstrated between gender, marital status, and risk in auto, health, or life insurance. These factors have been substitutes for causal factors such as mileage and driving records in the case of auto insurance. These factors still allow pooling of risk but would base rates more accurately on performance and behavior rather than the uncontrollable factor of gender. We think this makes sense! It allows companies to reward people for safe and healthy behaviors--both married and single, male and female--not one or the other.

6. My final point in regard to the auto rate increase is evidence which has just been shared with our organization indicating the strong possibility that much of this increase is illegal for some companies under Montana Insurance Codes. We asked automobile insurance actuary Robert Hunter, who is president of the National Insurance Consumer Organization, former Federal Insurance Administrator, and a member of the American Academy of Actuaries, to review Montana's auto insurance rate increases. First he reviewed the data we collected on young singles and young marrieds and found evidence of windfall profits. Then he turned to a study in A.M. Best and Company's Insurance Management Reports.

A letter summarizing his findings is attached to this testimony. The Best study shows Montana's rates skyrocketing 47.8% the year the non-gender law took effect, compared to Montana's neighboring states, whose rates only went up 4-8%. He also found that the loss experience and return on equity in these states was similar to Montana's. This means there is no legitimate reason for such a drastic increase.

Here is what Mr. Hunter states:

I can draw only one conclusion from these startling facts: the insurers have engaged in political ratemaking in your small state to send a signal to the rest of the nation to "back off of gender neutral pricing."

...The insurers and their cartel have punished Montana for having gone against their wishes.

Investigation of this claim is vital, because it could mean that some companies have violated Title 33-16-203, the section of Montana law which addresses rate filing. If these increases are excessive, passed on to stir up opposition to the law, Montanans need to learn that their target is not the non-gender law. And surely this should be resolved before repeal is considered, especially since the auto increase is the main reason people give for supporting repeal.

When you're deciding how to vote on H.B. 519, please consider some of the negative impacts repeal of the non-gender law would have:

1. Women who have been able to afford health insurance for the first time thanks to the non-gender law will have to give it up.

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2. Low-income women will have a harder time getting off welfare and into employment because of the high cost of gender-based health insurance to women.
3. Divorced men and women will be surcharged much higher auto insurance rates by some companies.
4. Annuities will become a much poorer value for women, even though they have the same basic living expenses as men.
5. Auto rates will not drop to their previous levels. No company has promised this.
6. States that are trying to follow in our footsteps will have a harder time if we give up our leadership role after only a year and a half.
7. Expensive class action lawsuits are probable, because sex discrimination violates the Montana Constitution.
8. Finally, a clear message will be sent to the insurance industry that it does not have to introduce more accurate rate setting factors. It can get away with manipulating public opinion through deceptive practices and violate both Montana Insurance Codes and the Montana Constitution and be rewarded for this unethical behavior with the repeal of a just and beneficial law. Is this the message you want to send?

Please oppose H.B. 519.

# Unisex insurance law supporters object to industry lobbying tactics

By SUE O'CONNELL  
Tribune Capitol Bureau

HELENA — A group supporting Montana's "unisex" insurance law has taken issue with insurance industry lobbying efforts, saying a group formed to fight the law did not clearly indicate its ties to the industry.

But Bonnie Tippy, who represents the Alliance of American Insurers, contends no misrepresentation was involved.

She said industry organizations formed a coalition called "Montanans Against Unisex" to conduct a "grass-roots campaign" urging people to support a repeal of the unisex insurance law.

Tippy said her Helena public relations firm ran the campaign and that she does not see the group's name as misleading.

"Basically, it's the title of a public relations campaign," she said.

The unisex insurance law prohibits the use of gender or marital status in setting insurance rates and benefits. It went into effect Oct. 1, 1985, after surviving a repeal attempt in the 1985 Legislature.

House Bill 519 by Rep. Helen O'Connell, D-Great Falls, was introduced this session to repeal the law. It has been passed in the House and will be heard in the Senate Business and Industry Committee today.

Tippy said Montanans Against Unisex used a "phone-bank" a few weeks ago, calling people to tell them about the law. The group then sent brochures to people who appeared interested in repeal.

The brochure basically lists some areas of insurance in which rates have gone up and contends the increases were caused by the unisex law, which it says prohibits companies from recognizing legitimate risk factors based on gender.

The group also urged people to ask their senators to support repeal of the law.

"What we are doing is not untoward for any type of industry," Tippy said, noting numerous groups use phone banks to contact people and ask their involvement in an issue.

But Debra Jones of the Women's Lobbyist Fund contended the industry groups have portrayed themselves — through Montanans Against Unisex — as "a spontaneous grass-roots effort to oppose the law."

The group's efforts could lead legislators to believe constituents were calling on their own to oppose the law, she said, but added: "People have to realize that in fact, it's industry-instigated."

The industry groups also have an unfair advantage in lobbying because they have lists available of possible contacts, due to the number of people they insure, she said.

The Women's Lobbyist Fund was largely responsible for the passage of the law in 1983 and has since worked against its repeal.

Jones acknowledged that the Women's Lobbyist Fund and many other groups use similar phone-bank lobbying tactics, but she said her organization generally contacts its own members.

She contended the efforts of Montanans Against Unisex are part of the "misinformation and secrecy campaigns of the industry," saying insurers have blamed many rate increases on the non-gender law that were really the result of other factors.

Tanya Ask of the state Insurance Commissioner's Office said she has examined the brochure sent by the group to people it contacted and has found no substantial problems with it.

In addition, she said descriptions she has heard of the calls made by Montanans Against Unisex did not appear to misrepresent the facts. In general, those calls focused on the history of the law and the general effects of it, she said.

Montanans Against Unisex has not filed any information with the state, but Commissioner of Political Practices Dolores Colburg said the organization would not be required to do so under the existing law on lobbyist disclosure.

That's because the law requires reports only from groups that hire and pay a person more than \$1,000 to lobby, she explained.

"What they're doing is not necessarily lobbying legislators," she noted, saying that the group instead encouraged other people to lobby on the issue.

Tippy said all of the groups behind Montanans Against Unisex are registered with the office for their other lobbying activities, but declined to identify them.

## LIFETIME IMPACT OF THE NON-GENDER LAW ON WOMEN

Before the non-gender law went into effect, women paid on an average (using data from major Montana insurance companies on actual policies):

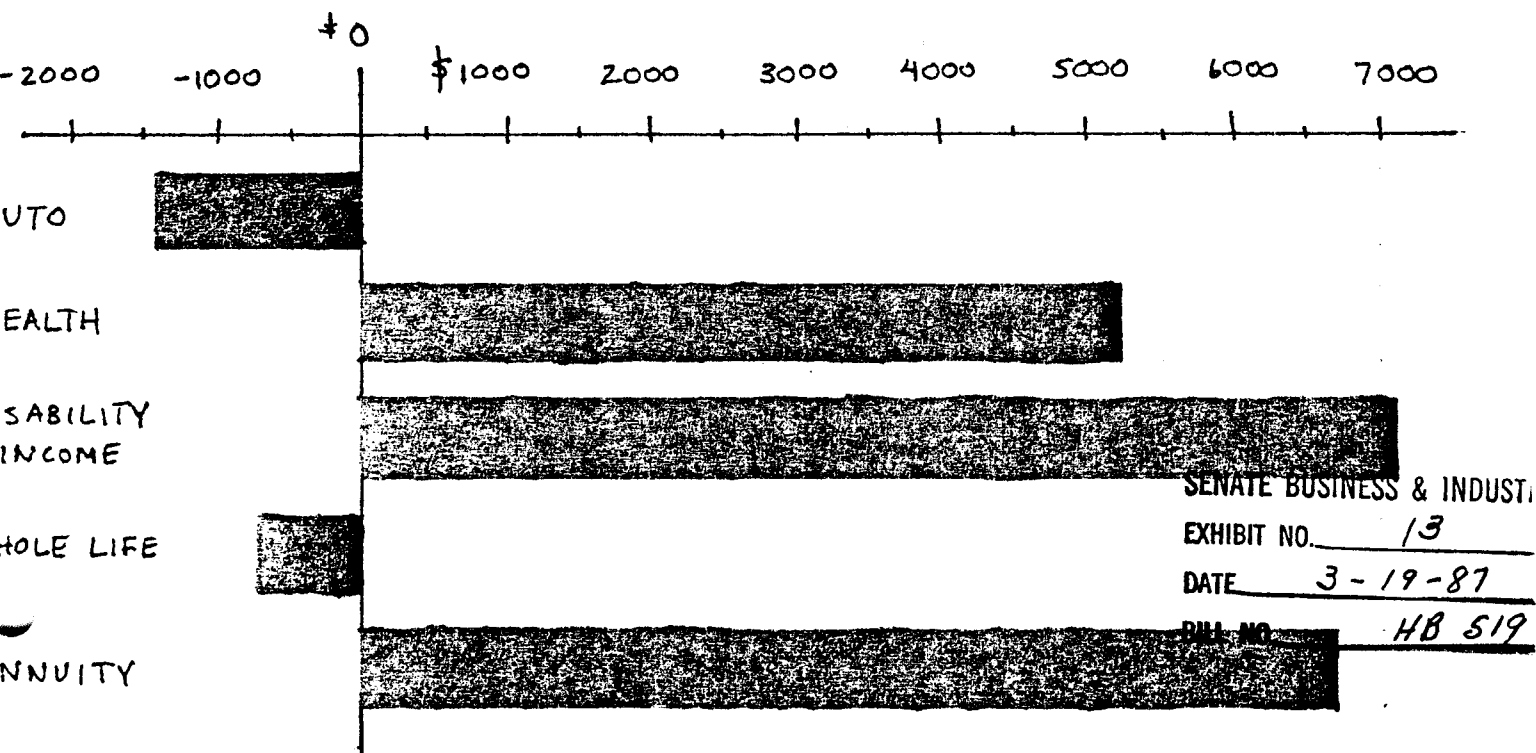
- \$ - 1443 less than men for auto insurance for the 9 years, ages 16-25
- + 5256 more for 34 years of major medical insurance
- + 7100 more for 34 years of disability income insurance
- 745 less for \$100,000 whole life (counting premiums, dividends, and cash values); \$50,000 whole life comes out similarly, at \$600
- + 6720 received this much less from a 10-year annuity converted from the \$100,000 whole life policy.

\$ +16888 A lifetime of auto, health, disability, and annuity coverage cost women this much more than men in higher premiums and lower paybacks.

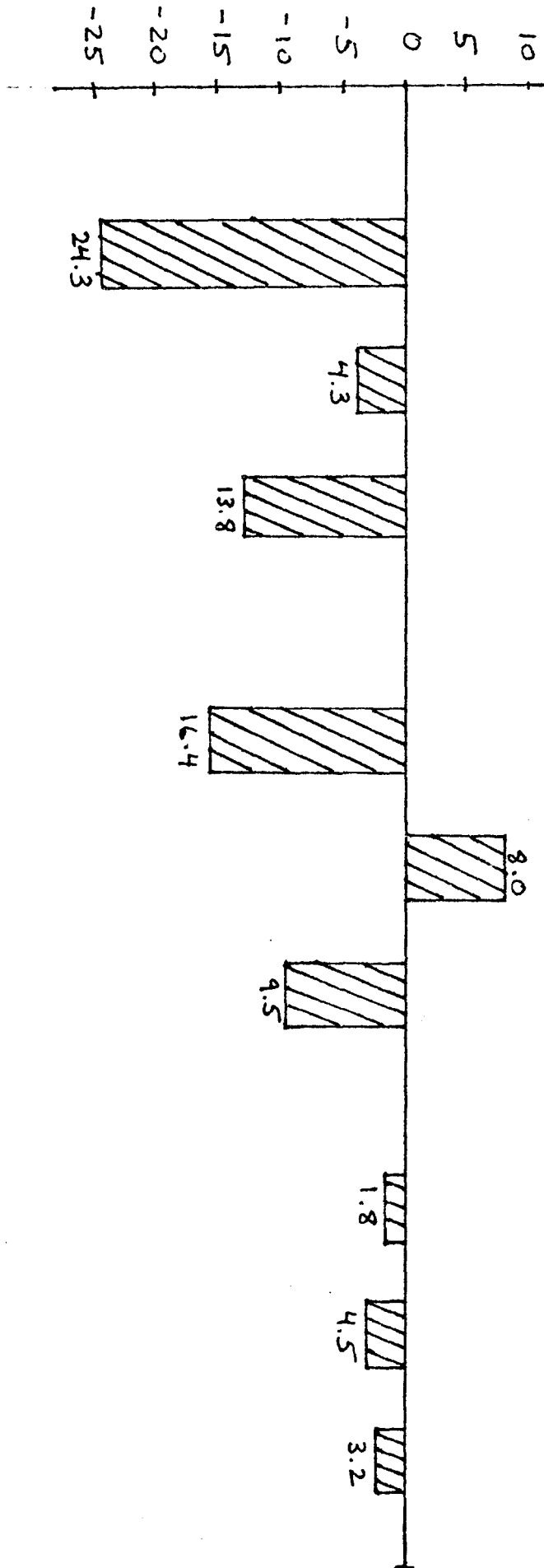
+ 3813 Just auto and health insurance cost women this much more.

These numbers are conservative, not extremes. Calculations by national groups show whole life policies also in the more-expensive category, with women paying more for less due to larger cash value, dividend, and premium differences than our sample showed.

### Average Difference in Lifetime Insurance Rates Paid By Montana Women (vs. Men) Before Non-Gender Insurance



% Change - April '85 - April '86



\$500 DEDUCTIBLE MAJOR MEDICAL POLICY - AVERAGE ANNUAL PREMIUM

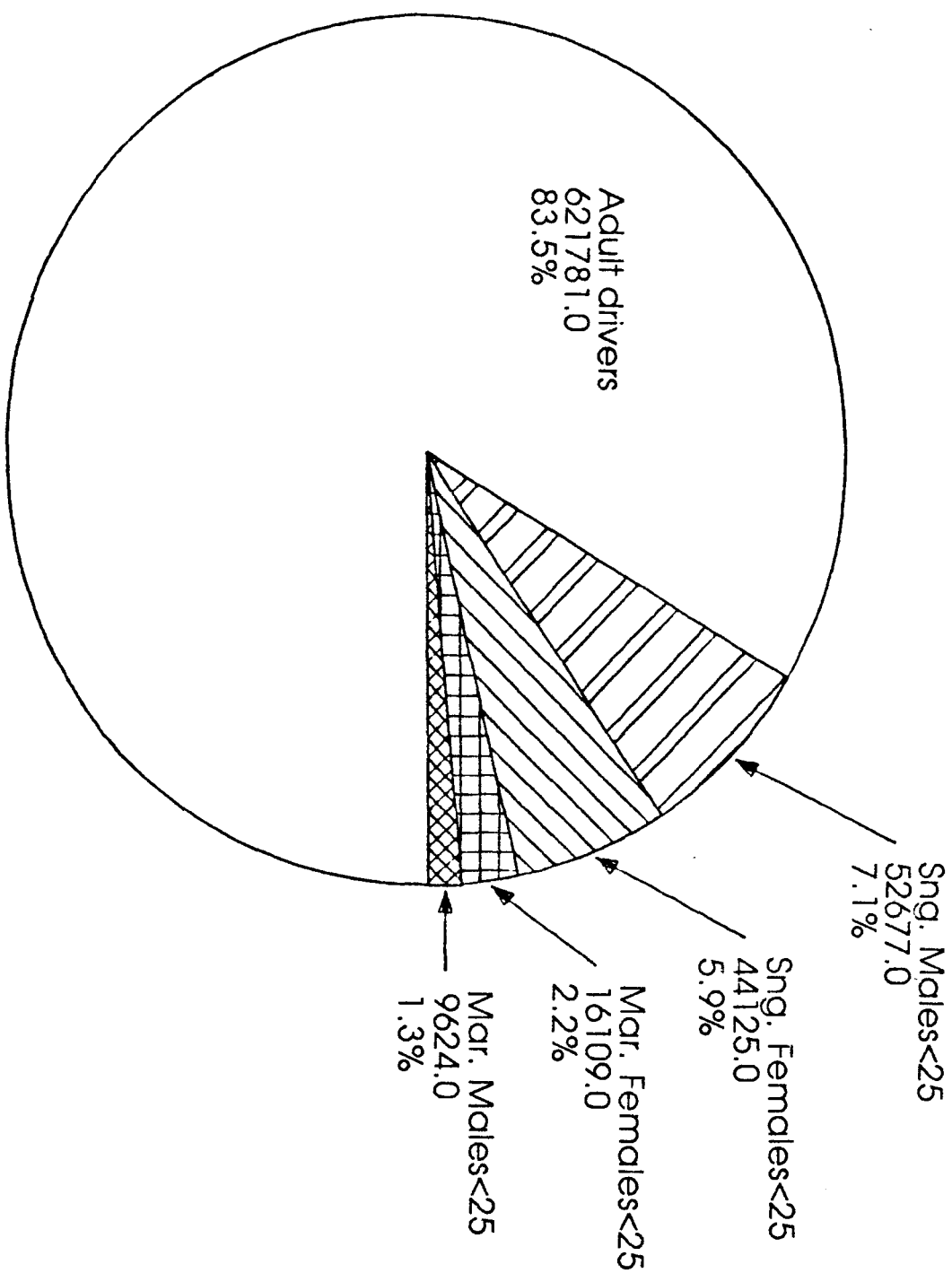
SENATE BUSINESS & INDUSTRY

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# 1986 YOUTHFUL DRIVERS



SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 13

DATE 3-19-87

BILL NO.



NATIONAL INSURANCE  
CONSUMER ORGANIZATION

March 9, 1987

Marcia Youngman  
Women's Lobbier Fund  
9 Placer Street  
Helena, Montana 59601

Dear Ms. Youngman:

You asked me to review the change in rates for the youthful operators under the gender neutral system of Montana. I was surprised at the magnitude of the changes. In fact, when I reviewed the data it showed, under any assumption I could make, massive rate increases.

To get to the bottom of this, I went to A.M. Best and Company's Insurance Management Reports. I recalled that the gender neutral system was put into effect in 1985.

As you can see from the attached study, A.M. Best notes that, of all states "the largest increase was that of Montana, whose average premium rose more than 47% to \$353.80 per vehicle, bringing the state's ranking up 23 places from 47th in 1984 to 24th in 1985."

Consider Montana's statistics vs. contiguous states and countrywide:

State	Average Premium		% Change	\$ Change
	1984	1985		
Montana	\$239.42	\$353.80	+47.8%	+\$114.38
Idaho	262.58	281.94	+ 7.4	+ 19.36
North Dakota	252.41	241.96	- 4.1	- 10.45
South Dakota	215.91	225.74	+ 4.6	+ 9.83
Wyoming	276.39	298.44	+ 8.0	+ 22.02
Countrywide	\$343.42	\$391.28	+13.9%	+\$ 47.86

I thought that this gigantic rate increase might be due to adverse experience. According to the 1985 NAIC Report on Profitability By Line and By State, Montana's operating profit for private passenger cars was -2.8% (which translates roughly into a return on equity of +3%). The countrywide operating profit was -1.8% (ROR of +5%).

121 N. Payne Street  
Alexandria, Virginia 22314  
(703) 549-8050

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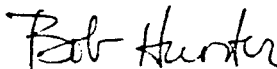
Here are the figures for the same jurisdictions as above:

<u>State</u>	<u>OP Profit Per NAIC</u>	<u>Estimated ROR</u>
Montana	-2.8%	+3%
Idaho	-2.9	+3
North Dakota	-0.9	+7
South Dakota	0.4	+9
Wyoming	-3.6	+1
Countrywide	-1.8%	+5%

I can draw only one conclusion from these startling facts: the insurers have engaged in political ratemaking in your small state to send a signal to the rest of the nation to "back off of gender neutral pricing."

Instead of trying to innovate to ease any changes in price (mileage use could do that since gender is a surrogate for mileage -- see attached study), the insurers and their cartel have punished Montana for having gone against their wishes.

Very truly yours,



J. Robert Hunter  
President

JRH/m  
attachment

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DATE 3-19-87  
RHI NO. H.B. 519

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 14

DATE 3-19-87

BILL NO. HB 519

NON-DISCRIMINATION IN INSURANCE

Testimony of

Dr. Mary W. Gray

President, Women's Equity Action League  
1255 I Street, N.W.  
Washington, D.C. 20005  
202-898-1588

Professor  
Department of Mathematics, Statistics and Computer Science  
American University  
Washington, D.C.

19 March 1986

In the last century a few pioneer states gave women the right to vote. The courageous vanguard in the fight to open up the political process to women were not deterred by the failure of the rest of the country to join them. In fact, it was not until a scant sixty years ago, after many years of struggles, that a federal constitutional amendment assured suffrage for women throughout the country. But the leaders didn't falter--they did not say: let's renege on the promise of equality. They knew that they were right and that eventually the rest of the country would come to its senses.

I do not mean to imply that the right to fair insurance practices is as fundamental as the right to vote. However, to protect oneself, at reasonable cost, from the consequences of disability, illness or accident is essential to women's economic and physical welfare--and as such, its time is coming, albeit slower than those who believe in fair treatment would like.

The federal non-discrimination in insurance bill will be introduced again this session of Congress. Perhaps this time it has a better chance, for the industry is preoccupied with the potential repeal of the McCarran-Ferguson Act and may spend its time and millions on fighting that repeal instead of fighting to maintain its policy of sex discrimination. But if the bill does not pass, we'll be back--in Congress and in the states. Missouri and Maryland have failed to pass bills this session--but their sponsors will try again. A bill has been introduced in Texas; tomorrow I'll be speaking to a committee of the Oregon House of Representatives, urging passage of a non-discrimination in insurance bill under consideration there. Next week, there will

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be hearings in Massachusetts, where the non-discrimination in insurance bill has the strong support of the Boston-based John Hancock Insurance Co. The other states that prohibit discrimination in auto insurance rates show no signs of altering their position. Montana is still a leader, but the gap will close--if you remain true to the principles of non-discrimination in insurance as in every other aspect of life.

No one really wants to be considered the average man. In almost any tabulation of characteristics, nearly everyone describes himself or herself as above average; when teachers are evaluated by their students an amazing number are rated as "one of the best" and only thorough incompetence or obnoxiousness leads to a rating as low as "average." Even less does anyone want to be the average woman, particularly when it leads to discrimination on the basis of characteristics attributed to the average woman. In most aspects of life Congress and the states have outlawed discrimination based on stereotypic notions. Women cannot be denied admission to graduate schools because, on average, they are more likely to drop out; women cannot be denied employment because on average, they take off more days to care for sick children.

It is only in insurance that such discrimination still is permitted--only in insurance can a woman who never goes near a doctor be charged more for health insurance than a hypochondriac man because young women--on the average--visit doctors more often than men do. Only in insurance can a woman who shampoos and cuts your hair be charged more for disability insurance than a man who does the same because--on the average, so insurers

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claim--a woman is more likely to quit work on the slightest pretext and stay at home to draw disability benefits. Only in insurance is the stereotype of woman as a casual, marginal worker legally allowed to prevail over the reality of the woman who works to support her family.

Although in most cases it is women who suffer from discrimination in insurance, men can also be victims. In most states insurance rates are based far more on the sex of a young driver than on individual driving records, the number of miles driven, or the type of vehicle. Just being a young male driver can cost more in insurance rates than being a convicted drunk driver. Oregon now has a chance to remove discrimination in all lines of insurance by passing H.B. 2714.

As a statistician I recognize that there is a certain tension between the probability principle underlying insurance and the civil rights principle of individual rights. In order to insure, we must group people or buildings or whatever according to risks. However, real risk factors can be used, not invidious proxies. A few years ago a federal agency found that buildings in ZIP codes that were predominantly black uniformly cost more to insure against fire than did buildings with fire code violations located elsewhere. If life insurance were based on real risk factors, women would still on the average pay less, but because of their lifestyles, not merely because they are women; the man who doesn't smoke, doesn't drink, and isn't overweight would also be charged on the basis of his own characteristics, not on the basis of those of the average self-destructive male.

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BILL NO. H.B. 51

When challenged on their discriminatory practices, insurers claim that business necessity and actuarial considerations, not an intent to discriminate, motivate them. In fact, where using sex as a risk factor would aid women--e.g., in life insurance--the longevity differences are understated so that women benefit less than actuarial considerations would dictate. In Pennsylvania it was found that there was no actuarial basis for discriminatory disability insurance rates; in other cases the actuarial considerations simply use sex as a proxy. The business necessity defense asserts that it is only fair that those who as a group cost more to insure should pay more, regardless of their individual contributions to the cost. By the same token, should men pay higher air fares because on the average they weigh more, and thus cost more to transport? True, each passenger could be weighed ~~like~~ about yet another time at the airport? Or like about changing men more for hotel rooms? Data show that they are more likely to smoke in bed and cause costly fires.

The insurers argue that it must be one of a price, time, or it is unwieldly, costly, impractical--or all three--to use real risk factors; the system would never work. In fact, it does work. Massachusetts, Michigan, and several other states have unisex rates for auto insurance, rates that have worked very well for a number of years. It is true that some Montana insurers have initially raised rates unreasonably, to an extent unfustified by actuarial considerations and possibly illegally. The example of a Michigan woman whose rates went up 350% is always cited; what the defenders of discrimination fail to mention is that she married a man with convictions for reckless



driving.

Since women's rights advocates won a long court battle several years ago, all employment-related insurance and pensions must be non-discriminatory. Companies are coping very well--virtually overnight a major insurer, a defender in the litigation, turned from dire predictions of doom to featuring their unisex rates in their advertising copy--Equal Rates Amendment, as if they invented the notion of non-discriminatory rates. The same health insurance that costs women\* twice as much as it does men on an individual basis costs everyone the same when obtained through an employer. It is a most typical example of what can be experience-rated, not sex-rated--and with no rise in costs, or in other insurance.

Why, you may well ask, does it matter that individual insurance is discriminatory if employment-related insurance is not? Well, let's go with them. Suppose we let Montana employment-related insurance, but let Montana insurers--like others--discriminate in all other insurance? It matters because many women are unemployed, self-employed, or employed by small businesses who do not provide insurance coverage as a benefit. Not only must women pay more for basic coverage, they must pay an extra amount for pregnancy and childbirth coverage. This raises the basic question of why women alone should pay the cost of bearing the children for whose conception they are surely not solely responsible. Aside from that, the fact is that the high cost of insurance forces many to do without coverage and hence without adequate pre- and postnatal care, leading to costly

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health complications. Another group of women particularly hard hit by discrimination in health insurance are displaced homemakers who have lost, through death or divorce, the coverage they previously had through their husbands' employment. Interestingly, at age 45 to 50 men become and remain heavier users of health services than women, but the rates generally do not shift--younger women use doctors more and pay more; older women use doctors less and pay more.

**Why should Montana alone be asked to right this wrong?**

There are federal (in some cases state as well) laws prohibiting sex discrimination in education, employment, credit.

Traditionally insurance has, however, been an area of state regulation. When federal legislation has been held unconstitutional in the past, insurers have argued that the tradition should continue. Now they have a choice to support anti-discrimination if they have no vested interest in continuing to discriminate. I have great faith in the industry's ability to adopt if needed to do so. They can, and do, make money with sex or without sex.

Why, if there is is nothing in it for them, should insurers insist on discrimination? If there is something in it for them, why should they be allowed to continue to profit from discrimination?

Women's Equity Action League (WEAL) has long specialized in economic issues, including pensions and insurance. Securing adequate insurance coverage at a reasonable cost is important to employed women, to homemakers, and particularly to women entrepreneurs, a group that must grow if women are to achieve economic equity. That is why Montana should continue its

leadership role and not succumb to the self-interest of the insurance industry and a few others.

SENATE BUSINESS & IN

EXHIBIT NO. 14

DATE 3-19-87

DR. M. H. R. 51

TO THE MONTANA SENATE BUSINESS AND INDUSTRY COMMITTEE

Before the non-gender law, vehicle insurance for the unmarried 20 year old man was paid at the rate of 255% of the basic rate and women paid 150%. Now they both pay at the rate of 205%. Women are paying higher than before but men are paying lower. Doesn't any of these farm families that are complaining about higher rates for their young daughters, have any young sons they must pay on? Our agent said he writes many more policies on young boys with cars than young girls with cars. Most girls drive their parent's car. Most farm families pay more insurance than they should have to because of low mileage on many farm vehicles. We have four vehicles which have very low mileage such as a fuel and spray pickup with 2100 miles a year, a second fuel pickup with under 500 miles, a water truck with less than a 1000 miles and a fertilizer truck with less than 500 miles. Even with this low mileage, we pay the same insurance rate on those trucks and pickups as we do on the trucks and pickups that travel 5 to 10 thousand miles a year. The non-gender law could lead insurance companies to start using mileage voluntarily for rate setting now that they can not use gender because mileage is the main factor that causes some people to be low risk and others to be high risk. If mileage is used this will have a very positive impact on farm families. Maybe farm families should demand better lower rates for those low mileage vehicles or better yet, laws should be passed to demand lower rates for those vehicles. I do not think we should be asking for rates that discriminates against one sex or the other to save ourselves some insurance.

For health insurance, the opposite was true. Young women under 25 had to pay \$9.66 more a month for their health insurance before the non-gender law. Thirty year old women had to pay \$12.18 more a month. Now they pay the same rate as young men.

On an annuity policy, the pay out is lower for a woman than a man on any policy sold before the non-gender law went into effect. On my annuity which I purchased before the law went into effect, I will receive \$7335.05 less on my investment than a man would receive, if I take it at age 70. This amounts to a lot of money.

Under the old law women were charged more on some types of policies and less on others. Under the non-gender law the rate is the same for both. We have not given the law a chance to work. It is possible that after insurance companies see how they are coming out on their insurance rates, the rates could be adjusted. Why should anyone be charged a different rate because they are a man or woman, married or single, black or white, short or tall? It is all a form of discrimination. Thank you.

*Opal Gladstone*

SENATE BUSINESS & ADMINISTRATION  
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BILL NO. H.B. 5

This annuity policy was an investment with a single premium. It has drawn interest from 14.25% to 9.75%. This interest accumulates at the same rate for men or women but at the time the annuity starts the payout, it is entirely different. Figuring an interest rate of 10% for the balance of the years to age 70, there would be \$77,374.56 in this annuity.

Tables I and II below specify the minimum amount of monthly retirement annuity that the Company guarantees to pay for each \$1,000 of Annuity Purchase Value.

TABLE I  
MALE LIVES

Male Annuitant's Age*	Life Annuity	Life Annuity with 10 Years Certain
65	\$6.93	\$6.49
66	7.13	6.64
67	7.36	6.79
68	7.60	6.95
69	7.85	7.11
70	8.13	7.28
71	8.43	7.45
72	8.75	7.63
73	9.10	7.80
74	9.47	7.98
75	9.88	8.15

$$7.28 \times 12 = 87.36 \times 10 \text{ yrs} = \$873.60 \times 77.374 = \$67,593.92$$

TABLE II  
FEMALE LIVES

Female Annuitant's Age*	Life Annuity	Life Annuity with 10 Years Certain
65	\$6.08	\$5.84
66	6.23	5.96
67	6.38	6.08
68	6.55	6.21
69	6.73	6.35
70	6.93	6.49
71	7.13	6.64
72	7.36	6.79
73	7.60	6.95
74	7.85	7.11
75	8.13	7.28

SENATE BUSINESS & INDUSTRY

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BILL NO. H. B. 519

$$6.49 \times 12 = 77.88 \times 10 \text{ yrs} = \$778.80 \times 77.374 = \$60,258.87$$

Difference \$7,335.05

I will receive \$7335.05 less on the 10 year certain payout as a man would.

\*Age means the age nearest birthdate at the retirement annuity commencement date.

Amounts for ages not shown will be furnished by the Company upon request.

The Monthly Retirement Annuity Amounts shown in Table I and II above are guaranteed for the first 20 Contract Years.

Farmers Union Insurance Co.

Under the old law

Our agent had discarded his old rate books but he could remember most of the rates.

Insurance rates start out with a base rate of \$75.00 for 6 months for liability.

Married	Over Age 30	-	75% of base rate for men and women
Single	Over Age 30	-	85% of base rate for men and women
Single	Age 25	-	150% of base rate for men
Single	Age 25	-	85% of base rate for women
Married	Age 25	-	105% of base rate for men
Married	Age 25	-	85% of base rate for women
Single	Age 20	-	255% of base rate for men
Single	Age 20	-	150% of base rate for women
Married	Age 20	-	130% of base rate for men
Married	Age 20	-	85% of base rate for women

Under the new non-gender law

Married or Single	Over Age 30	-	85% of base rate for men or women
Married or Single	Age 25 - 29	-	95% of base rate for men or women
Married or Single	Age 21 - 24	-	135% of base rate for men or women
Married or Single	Age 20	-	205% of base rate for men or women

(Oct 1, 1985) H. B. 519  
**BLUE CROSS OF MONTANA**  
**COMPREHENSIVE MAJOR MEDICAL DEPOSITOR DUES**  
**CONCEPT PROGRAM**  
**EFFECTIVE OCTOBER 1, 1985**

**\$100 DEDUCTIBLE**

AGE	MONTHLY DUES
Under 25	\$70.98
25 - 29	75.60
30 - 34	81.69
35 - 39	91.14
40 - 44	103.53
45 - 49	118.86
50 - 54	128.52
55 - 59	144.06
60 and Over	166.53

1 Child Dues + \$36.12    2 or More Children + \$75.39  
 \* Carve-Out - \$36.54

**\$300 DEDUCTIBLE**

AGE	MONTHLY DUES
Under 25	\$49.77
25 - 29	53.55
30 - 34	59.01
35 - 39	67.20
40 - 44	76.23
45 - 49	83.58
50 - 54	89.67
55 - 59	100.59
60 and Over	116.97

1 Child Dues + \$28.56    2 or More Children + \$59.64  
 \* Carve-Out - \$36.54

**\$500 DEDUCTIBLE**

AGE	MONTHLY DUES
Under 25	\$36.75
25 - 29	39.48
30 - 34	43.47
35 - 39	49.14
40 - 44	56.07
45 - 49	61.32
50 - 54	65.94
55 - 59	74.13
60 and Over	86.10

1 Child Dues + \$23.10    2 or More Children + \$47.67  
 \* Carve-Out - \$36.54

**\$1,000 DEDUCTIBLE**

AGE	MONTHLY DUES
Under 25	\$31.08
25 - 29	33.39
30 - 34	36.54
35 - 39	41.37
40 - 44	47.04
45 - 49	51.66
50 - 54	55.44
55 - 59	62.37
60 and Over	72.45

1 Child Dues + \$18.27    2 or More Children + \$40.32  
 \* Carve-Out - \$36.54

\*The Medicare Carve-Out amount is deducted from the above dues for each person eligible for Medicare.

SENATE BUSINESS & INDU

EXHIBIT NO. 15

DATE 3-19-87

BILL NO. H.B. 519



Jan 1, 1985

DEPOSITOR AGE RATES  
EFFECTIVE JANUARY 1, 1985

**\$100 DEDUCTIBLE CMM**

	MALE	FEMALE
Under 25	57.54	76.23
25 - 29	62.16	82.95
30 - 34	68.25	91.56
35 - 39	77.70	102.06
40 - 44	90.09	110.67
45 - 49	105.42	115.92
50 - 54	119.49	119.49
55 - 59	133.98	133.98
60 and Over	159.18	153.09

1 Child Rate - 33.60

2 or More Children - 70.14

\*Carve-Out - 34.02

**\$300 DEDUCTIBLE CMM**

	MALE	FEMALE
Under 25	40.11	53.13
25 - 29	43.26	57.96
30 - 34	47.67	64.05
35 - 39	54.18	71.19
40 - 44	63.00	77.28
45 - 49	73.71	81.06
50 - 54	83.37	83.37
55 - 59	93.45	93.45
60 and Over	111.09	106.89

1 Child Rate - 26.46

2 or More Children - 55.44

\*Carve-Out - 34.02

**\$500 DEDUCTIBLE CMM**

	MALE	FEMALE
Under 25	29.61	39.27
25 - 29	31.92	42.63
30 - 34	35.07	47.25
35 - 39	39.69	52.29
40 - 44	46.20	56.91
45 - 49	54.18	59.43
50 - 54	61.32	61.32
55 - 59	68.88	68.88
60 and Over	81.69	78.54

1 Child Rate - 21.42

2 or More Children - 44.31

\*Carve-Out - 34.02

**\$1,000 DEDUCTIBLE CMM**

	MALE	FEMALE
Under 25	24.99	32.97
25 - 29	26.88	35.91
30 - 34	29.40	39.69
35 - 39	33.39	44.10
40 - 44	38.85	47.88
45 - 49	45.57	49.98
50 - 54	51.45	51.45
55 - 59	57.96	57.96
60 and Over	68.67	66.15

1 Child Rate - 17.01

2 or More Children - 37.38

\*Carve-Out - 34.02

SENATE BUSINESS & INDUST

EXHIBIT NO. 15

DATE 3-19-87

BILL NO. H.B. 519

\*The Medicare Carve-Out rate is deducted from the above rates for each person over 65 and eligible for Medicare.

*May 1, 1984*

	MALE	FEMALE
Under 25	\$23.94	\$35.70
25 - 29	25.83	38.85
30 - 34	28.77	43.05
35 - 39	32.76	47.67
40 - 44	38.43	51.87
45 - 49	45.36	54.18
50 - 54	53.55	55.86
55 - 59	62.79	61.11
60 and Over	74.34	67.62

1 Child Rate - 18.90

2 or More Children - 39.27

Carve-Out - 30.03

March 30, 1984

RE: Concept Program  
\$500 Deductible  
Group 1050

Dear Subscriber:

This is a reminder that the anniversary date of the Blue Cross of Montana Bank Depositor program that you are currently covered under is May 1.

For those of you who had a birthday in 1983, or in 1984 prior to May 1, 1984, and whose applicable age bracket changed, your dues will be adjusted effective May 1, 1984, to reflect the appropriate age bracket rate.

A table of age rating structures is enclosed for your convenience. Please refer to this table as rates for several age brackets were modified slightly.

If you have any questions, or need further explanation, please contact the Blue Cross Plan office in your area or our Customer Service Department in Great Falls at 727-0500.

Very truly yours,

*Terry Screnar*

Terry Screnar  
President  
Blue Cross of Montana

TS:wpt/0572c-2

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 15

DATE 3-19-87

BILL NO. H.R. 519

*Dec. 1982*

**BLUE CROSS OF MONTANA**  
**BANK DEPOSITOR RATES**  
 (Based on Age Rating)

**\$100 DEDUCTIBLE CMM**

	MALE	FEMALE
Under 25	46.50	69.45
25 - 29	50.55	75.65
30 - 34	55.95	83.55
35 - 39	63.90	93.00
40 - 44	74.90	100.95
45 - 49	88.35	105.75
50 - 54	104.05	108.85
55 - 59	122.15	119.05
60 and Over	145.11	131.60

1 Child Rate - 29.65

2 or More Children - 62.00

Carve-Out - 30.00

Students Additional - 5.00

**\$300 DEDUCTIBLE CMM**

	MALE	FEMALE
Under 25	32.40	48.40
25 - 29	35.20	52.90
30 - 34	39.10	58.30
35 - 39	44.65	64.95
40 - 44	52.25	70.40
45 - 49	61.70	73.80
50 - 54	72.70	75.95
55 - 59	85.26	83.10
60 and Over	101.25	91.95

1 Child Rate - 23.45

2 or More Children - 49.00

Carve-Out - 30.00

Students Additional - 5.00

**\$500 DEDUCTIBLE CMM**

	MALE	FEMALE
Under 25	23.90	35.65
25 - 29	25.90	38.95
30 - 34	28.70	42.95
35 - 39	32.76	47.75
40 - 44	38.45	51.80
45 - 49	45.30	54.25
50 - 54	53.50	55.80
55 - 59	62.80	61.11
60 and Over	74.40	67.60

1 Child Rate - 18.90

2 or More Children - 39.25

Carve-Out - 30.00

Students Additional - 5.00

**\$1,000 DEDUCTIBLE CMM**

	MALE	FEMALE
Under 25	20.10	29.95
25 - 29	21.80	32.76
30 - 34	24.15	36.10
35 - 39	27.55	40.15
40 - 44	32.30	43.55
45 - 49	38.10	45.60
50 - 54	44.95	46.90
55 - 59	52.75	51.35
60 and Over	62.50	56.80

1 Child Rate - 15.10

2 or More Children - 33.00

Carve-Out - 30.00

Students Additional - 5.00

SENATE BUSINESS & INVESTMENTS  
 EXHIBIT NO. 15  
 DATE 3-19-87  
 BILL NO. H.B. 51

Blue Cross®

of Montana



P. O. Box 5004  
3360 10 Avenue South  
Great Falls, Montana 59403  
Phone: 761-7310

March 31, 1982

RE: Group 1050

Dear Subscriber:

It is a pleasure to inform you that the benefits under your Blue Cross of Montana contract will be increased effective May 1, 1982.

The hospital-medical-surgical fee schedule will be increased from the 1981 to the current Blue Cross of Montana Fee Schedule.

The dental fee schedule will be increased from the 1980 to the current Blue Cross of Montana Dental Fee Schedule.

The vision fee schedule will be increased from the 1980 to the current Blue Cross of Montana Vision Fee Schedule.

The benefit changes described above will be made effective May 1, 1982, in conjunction with the following adjustment in your monthly membership dues:

*\$500 Deductible*

Single Male	\$29.95
Single Female	\$29.95
Two-Party	\$59.90
Family	\$79.95

Student coverage will remain available for an additional \$5.00 per month on family contracts only.

For each person covered under the Blue Cross Medicare Carve-Out Program, the above monthly membership dues will be reduced by \$5.00 per month.

Please place this letter with your current contract as a new contract will not be issued. If you have not received a contract, please contact your local Blue Cross office or our Customer Service Department.

Your health care protection is now more important than ever. As health care costs continue to increase, your Blue Cross coverage provides the additional protection regardless of cost. The average cost of one day of hospital care is now well over \$250.00. The cost of physician services has increased over 10% during the past year. Protect yourself and your family by keeping your coverage in force.

Sincerely,

Virgil E. Miller  
President  
Blue Cross of Montana

VEM/TLZ:wph

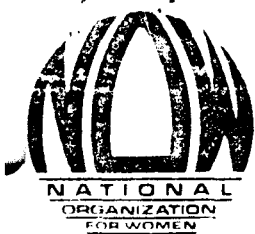
*Concept 5  
\$500 Deductible  
March 31, 1982*

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 15

DATE 3-19-87

BILL NO. H.B. 519



# NATIONAL ORGANIZATION FOR WOMEN, INC.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 16

MONTANA STATE

DATE 3/19/87

BILL NO. HB 519

Testimony of Montana NOW  
Senate Business And Industry Committee  
Montana State Legislature  
March 19, 1987

*Rasa Grey*

Montana NOW opposes the repeal of the non-gender insurance law otherwise known as HB 519. The fact that this bill is today being debated in this committee places all of us at a crossroad in the journey toward equality in the State of Montana. As is true of all crossroads, there is a choice that must be made. Either we continue forward on the road that leads to full equality for our citizens or we take the road that benefits corporate structures, a road which will force our citizens to pay the toll. The National Organization for Women asks this committee to chose equality and justice.

Montana NOW conducted a price survey between September, 1985 and March, 1986.

## AUTO INSURANCE

The auto insurance survey shows no change based on sex for adult drivers. But there was a general rate increase of up to 18%.

For younger drivers the survey shows rate increases of from 0-73% for young women and decreases of 2-30% for young men. What is most interesting in these numbers is the range of increases and decreases for the different companies. Not all young women driver's rates went up.

The real problem with auto insurance rates is that they are not based to any significant degree on mileage. Therefore, women on the average continue to be overcharged at every age for auto insurance as they drive on the average about half the number of miles that men do. In the auto insurance survey data -- Company B-- you can see that before October 1, 1985, men age 45 were charged \$181. and women age 22 were charged \$287 or 59% more even though the young women's accident rates were lower. (The accident rate tables are attached.) After October 1, 1985 women age 22 had a premium increase to \$373. which is now 97% more than the \$189. charged men and women age 45.

The information packet entitled "Perspectives on Auto Insurance" provides more information on mileage and accident statistics that support our argument that women on the average are being overcharged for auto insurance. Charts A and B show that women drive an average of half the number of miles driven by men, at all ages. Chart D shows that on a per mile basis, average accident involvement rates of women and men are virtually the same. Chart F puts the price factors together with the average annual mileage to show the nature of the overcharge to women that we estimate at \$7 million per year in Montana.

What is the solution to the problem? It is not to repeal the law! The law fixed no rates -- the rates are the insurance companies revenge on our passing the law. This rate revenge can best be handled through administrative action by Montana State Government.

## LIFE INSURANCE

The Montana NOW survey shows clearly the benefit for women in paying equal premiums with men and receiving the higher cash values and dividends that men have been receiving all along. For example, Company C in the survey raised women's premiums from \$793. to \$880. but also increased women's cash dividends to men's level's and raised cash savings for women by nearly \$4,000. at age 65.

It is interesting to note in the survey the wide variations in prices between companies for both whole life and term insurance. Insurance companies set their own rates; it pays to shop around.

## HEALTH INSURANCE

Overall, women clearly benefitted from a reduction in their health insurance rates.

But, the most shocking finding in our study is that companies who were not providing pregnancy coverage in their basic policies before October 1, 1985 still are not providing this coverage. To us this seems to be a blatant violation of the law as it is clear that the proponents of the law in 1983 intended that normal pregnancy be covered in all health insurance policies. We are working on this problem through the Human Rights Commission.

Everyone knows that if a basic health insurance policy does not cover pregnancy, a person can usually buy a maternity rider. But, do you know what such a rider costs? \$1,000. to \$1,300. per year is fairly typical and remember that you must buy this rider before the pregnancy and pay the premium every year. This cost is obviously prohibitive for most people.

It is a simple question of fairness and the encouraging of families to spread the cost of pregnancy through all health insurance policies. I think it is quite similiar to everyone paying taxes to support public schools even though not everyone has children in school.

The Federal Government has required employer sponsered plans to provide pregnancy coverage in health insurance policies. However, Montana has the smallest percentage in the United States of employees covered by employer health insurance. Montana families need health insurance coverage for normal pregnancy and they need the cost to be affordable.

We urge this Legislature to hold tight to the road of equality and justice -- to not waver, to not turn back no matter how attractive that road backwards is made to look by those who make huge profits on discrimination. Let us move forward together.



**AUTO INSURANCE PRICES: INSURERS' RESPONSE TO THE LAW PROHIBITING  
SEX AND MARITAL STATUS DISCRIMINATION  
Survey by Montana NOW, October 1985**

		ANNUAL PREMIUM *					
BEFORE OCT 1, 1985	Age <sup>1</sup>	Co. "A"		Co. "C"		Co. "K"	
		women	men	women	men	women	men
Unmarried, pleas. use**	18	\$ 358	\$ 526	\$ 367	\$ 476	\$ 200	\$ 387
Unmarr, 4 miles to work	22	287	455	277	394	182	285
Drive 4 miles to work	45	181	181	213	213	157	157
Pleasure use	68	163	163	177	177	157	157
PRICE CHANGE		women	men	women	men	women	men
Unmarried, pleas. use	18	+33%	-10%	+27%	-2%	+73%	-10%
Unmarr, 4 miles to work	22	+30%	-18%	0	-30%	+45%	-8%
Drive 4 miles to work	45	+4%	+4%	0	0	+18%	+8%
Pleasure use	68	+4%	+4%	0	0	+1%	+1%
General incr.		+8%		0%		0%	
AFTER OCT 1, 1985 <sup>2</sup>		women & men		women & men		women & men	
Pleasure use**	18	\$ 475		\$ 467		\$ 347	
Drive 4 miles to work	22	373		277		263	
Drive 4 miles to work	45	189		213		185	
Pleasure use	68	170		177		158	

Only 2 companies of 11 asked for price information through their Montana offices cooperated with the survey. The out-of-state headquarters of a third company provided the survey information in response to a special request.

\* For a 1982 Ford Escort with insurance coverage: 25/50/25 liability, \$5,000 medical expense, 25/50 uninsured motorist, full comprehensive, \$100 deductible collision. Little or no recognition in prices is given to mileage differences. Company "C" introduced an under/over 15 miles/day differential for insuring cars with any under age 25 drivers.

\*\* Premium reflects a "good student" discount for a "B" grade or higher average. (This discount discriminates against lower-income households, and has been outlawed in Pennsylvania.)

<sup>1</sup> For price calculations insurers use the age (and before October 1985 the sex and marital status) of the highest-rated driver in the household, who is not necessarily the driver who uses the car the most, as in driving to

<sup>2</sup> Marital status as well as sex-based discrimination was outlawed.

SENATE BUSINESS & INDUS

EXHIBIT NO. 46

DATE 3-19-87



**LIFE INSURANCE PRICES & PAYOUTS: INSURERS' RESPONSE TO THE LAW  
PROHIBITING SEX AND MARITAL STATUS DISCRIMINATION**

Survey by Montana NOW, October 1985

	\$100,000 LIFE INSURANCE POLICY									
	Started at age 25									
	Co. "A"		Co. "C"		Co. "D"		Co. "F"		Co. "A"	
BEFORE OCT 1, 1985	women	men	women	men	women	men	women <sup>1</sup>	men	women	men
-----Whole Life-----										
Premium	\$ 861	\$ 971	\$ 793	\$ 880	\$1104	\$1164	\$ 904	\$1046	\$1138	\$1289
Dividends*										
Savings at 65	47734	54234	50600	54500	53598		49600	53600	43179	49466
Annuity at 65	248	311	287	309	295		284	332	225	283
-----Term Life-----										
Prem. 1st year	\$ 173	\$ 209	\$ 107	\$ 107	\$ 125	\$ 138	\$ 141	\$ 141	\$ 197	\$ 211
CHANGES	women	men	women	men	women	men	women	men	women	men
-----Whole Life-----										
Premium	+13%	0%	+11%	0%	+5%	0%	+16%	0%	+13%	0%
Dividends**	+		+				+		+	
Savings at 65	+2%	-10%	+8%	0%	-	-	+8%	0%	+2%	-11%
Annuity at 65	+2%	-18%	+8%	0%	+2%		+13%	-3%	+2%	-19%
-----Term Life-----										
Prem. 1st year	+21%		0%	0%	+10%		0%	0%	+7%	0%
AFTER OCT 1, 1985	women & men		women & men <sup>2</sup>		women & men		women & men		women & men	
-----Whole Life-----										
Premium	\$ 971		\$ 880		\$ 1164		\$ 1046		\$ 1289	
Dividends*										
Savings at 65	48790		54500		53598		53600		44255	
Annuity at 65	254		309		?		321		230	
-----Term Life-----										
Prem. 1st year	\$ 209		\$ 107		\$ 138		\$ 141		\$ 211	

\* Dividends increase with the age of the policy. For about half of the whole life policies sold, women's year end dividends are less than men's for the same amount of insurance.

\*\* The policies that discount women's savings values also usually pay smaller dividends than paid for men's policies. Insurers generally equalize policies by increasing women's dividends to the levels of men's policies.

<sup>1</sup> Sex-based values for women and men from the industry handbook: 1986 Best's Flitcraft Compend.

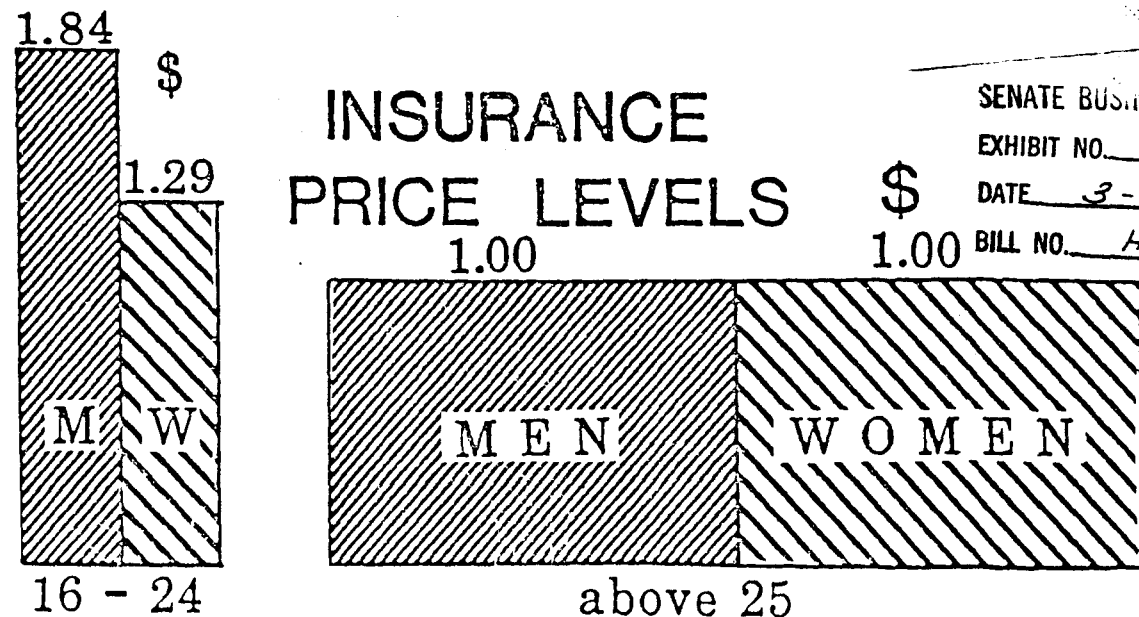
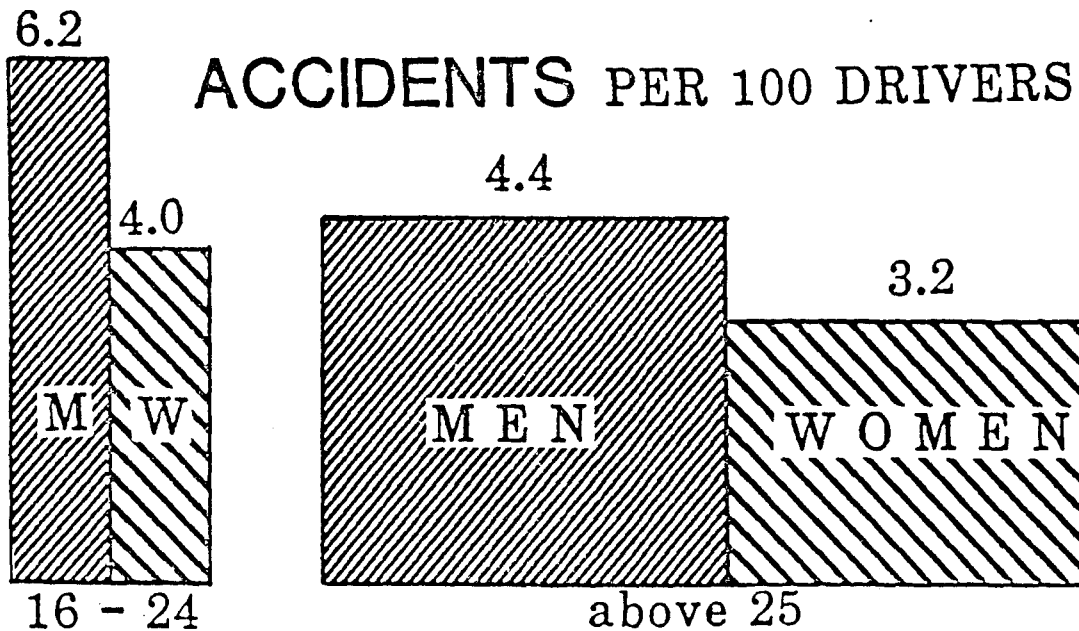
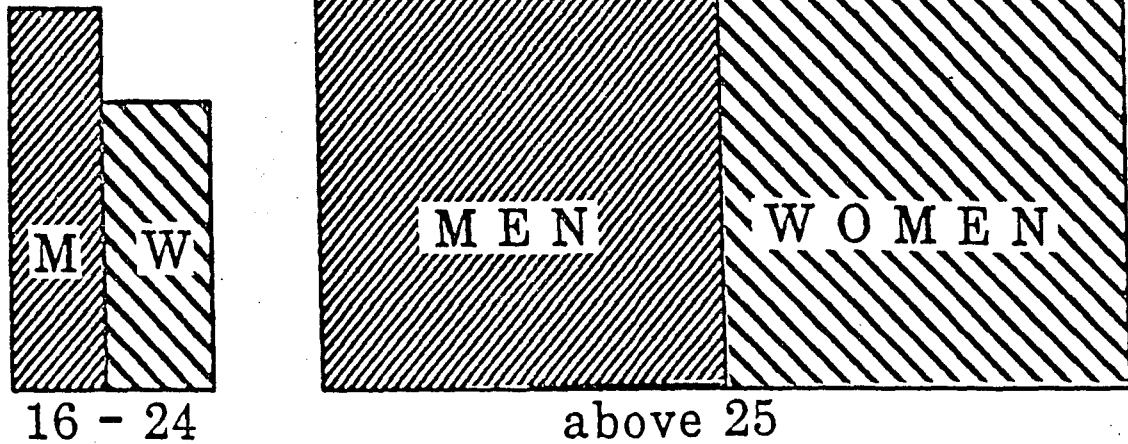
<sup>2</sup> Assumes men's sex-based values used for unisex values.

Table C (Life Insurance)



# AUTO INSURANCE NOT COST-BASED

## MILEAGE



SENATE BUSINESS & INDUST

EXHIBIT NO. 16

DATE 3-19-87

BILL NO. H.B. 519





# MEDICAL EXPENSE INSURANCE PRICES: INSURERS' RESPONSE TO THE LAW PROHIBITING SEX AND MARITAL STATUS DISCRIMINATION

Survey by Montana NOW, October 1985

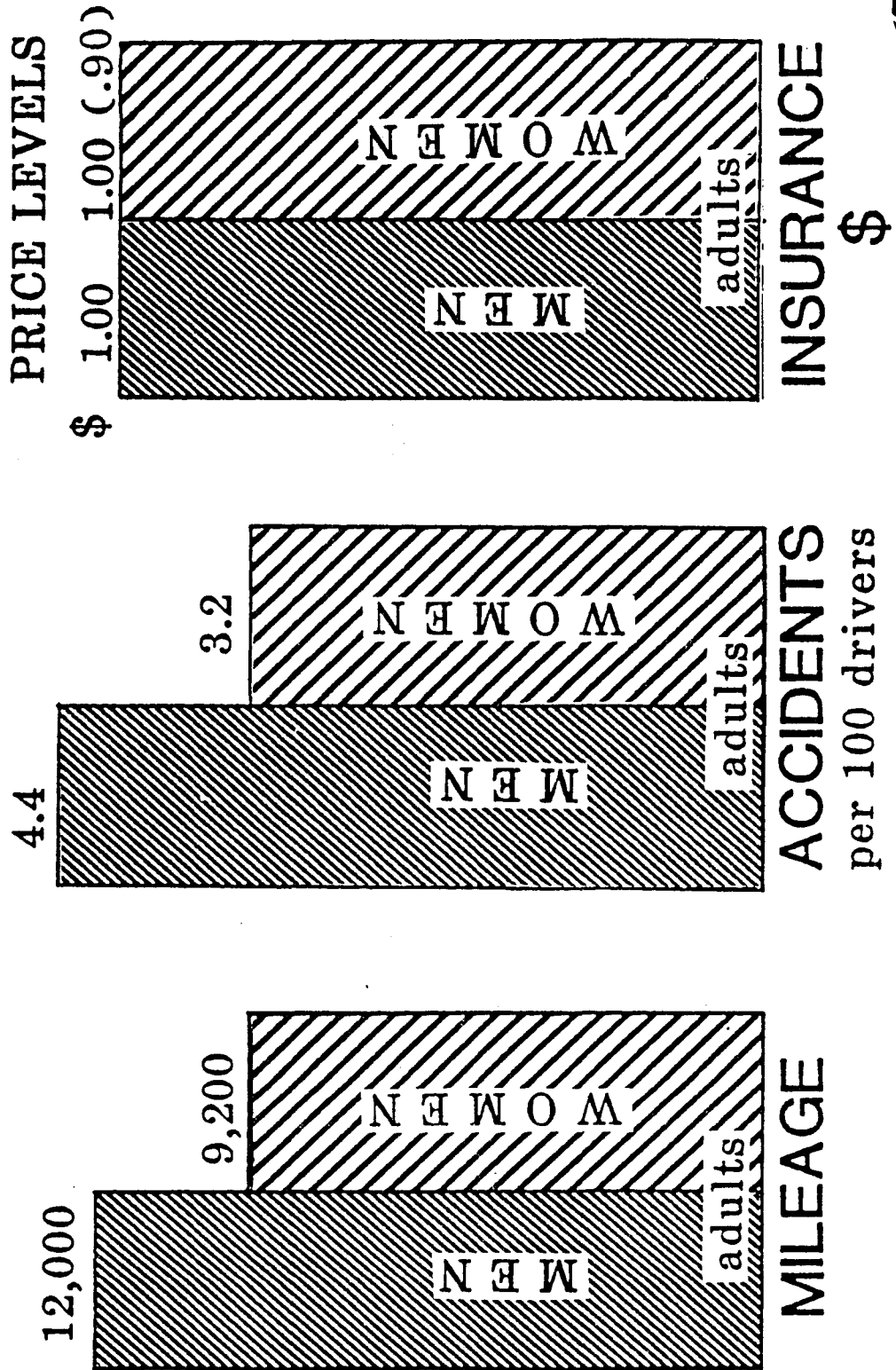
	ANNUAL PREMIUMS									
	Co. "A"		Co. "B"		Co. "D"		Co. "G"		Co. "J"	
BEFORE OCT 1, 1985	women	men	women	men	women	men	women	men	women	men
single age 25	\$ 409	\$ 409	\$ 638	481	\$ 474	\$ 367	\$ 551	327	\$ 578	\$ 399
single age 55	816	816	1121	1121	1104	1236	1127	1105	1058	1072
family *			\$ 2172		\$ 1600		\$ 1858		\$ 2050	
pregnancy coverage?	yes		yes		yes		no		no	
PRICE CHANGE	women	men	women	men	women	men	women	men	women	men
single 25	0%	0%	-6%	+24%	-13%	+13%	-20%	+34%	-16%	+23%
single 55	0%	0%	-4%	-4%	+6%	-5%	-1%	+1%	+1%	-1%
general incr.	0		?		?		+		0	
AFTER OCT 1, 1985	women & men		women & men		women & men		women & men		women & men	
single 25	\$ 409		\$ 597		\$ 414		\$ 439		\$ 489	
single 55	816		1076		1170		1116		1065	
family *			2328		1593		1859		2050	
pregnancy coverage?	yes		yes		yes		no		no	

\* Family consisting of 2 children and 2 age 35 adults.

Note: In the price survey form, the basic policy was specified as a major medical expense plan, \$100 deductible, 20% co-payment up to \$1,500, \$1 million lifetime maximum for person in good health. The prices in the table generally apply to the specifications except that the deductible amounts vary from \$150 to \$500.

Table D (Med. Expense Insurance)

# WOMEN PAY MORE PER MILE



SOURCES: MILEAGE and ACCIDENTS Alliance of Amer. Insurers, Cong. Test 1983

PRICE The insurance industry's Insurance Services Office, Personal Auto Manual, 1980

CHART C

SENATE BUSINESS & INDUSTRY

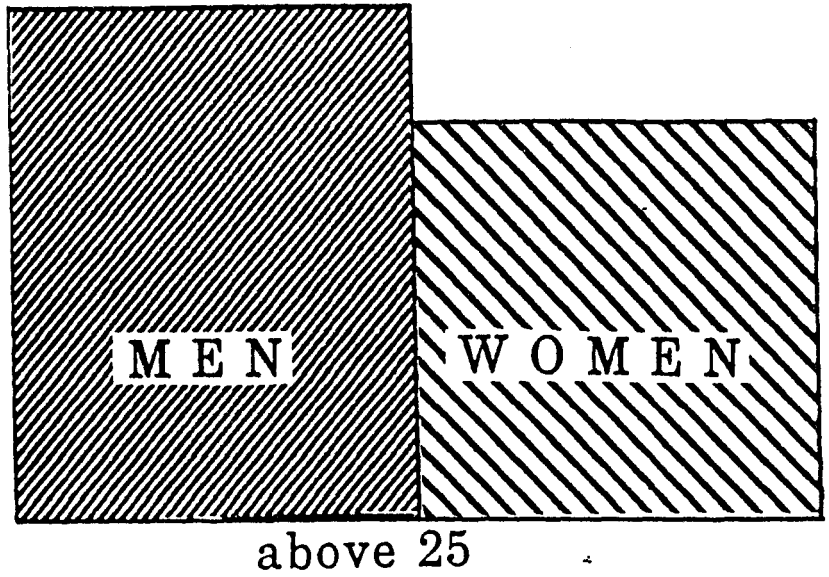
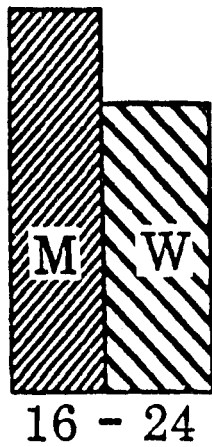
EXHIBIT NO. 16

DATE 3-19-87

BILL NO. H.B. 519

# AUTO INSURANCE NOT COST-BASED

## MILEAGE

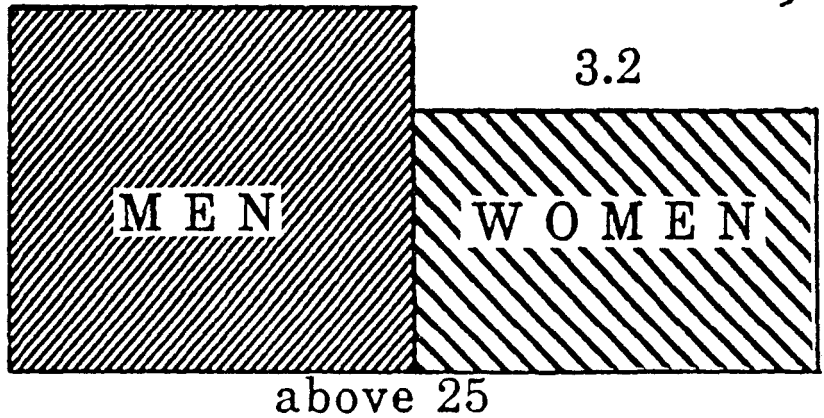


6.2

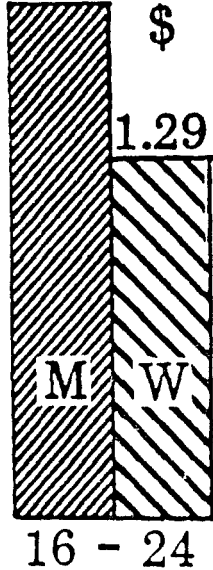


## ACCIDENTS PER 100 DRIVERS

4.4



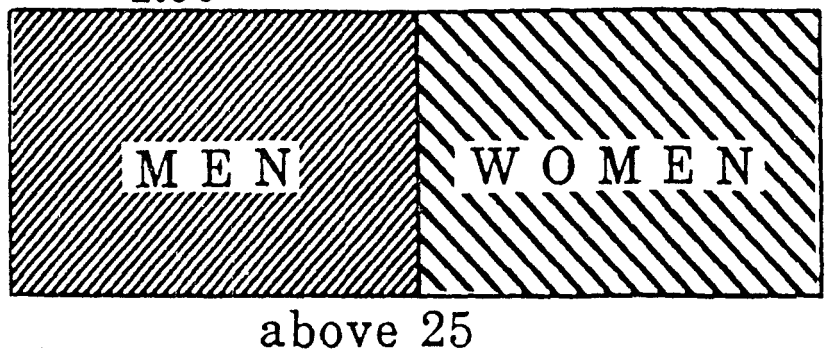
1.84



## INSURANCE PRICE LEVELS

1.00

\$  
1.00



## THE BANKERS LIFE

Cost Comparison - \*Montana Unisex vs. Wyoming Non-Unisex  
Adjustable Life Policy - \$100,000

Age Policy Bought	<u>Male</u> 55	<u>Female</u> 55	<u>Unisex</u> 55	<u>Loss With</u> <u>Unisex</u>
Yearly Premium	2000	2000	2000	
Cash Value After 20 yrs.	43,457	69,363	47,157	-Women Lose \$22,206. Men gain - \$3,700 with Unisex. IS IT WORTH IT?
Death Benefit After 20 Years	100,000	111,592	100,000	-Women Lose \$11,592 in benefit, men gain nothing

\*PLEASE NOTE: The ONLY difference between Montana & Wyoming Rates is  
UNISEX INSURANCE

# AID ASSOCIATION FOR LUTHERANS

Cost Comparison - \*Montana Unisex vs. Wyoming Non-Unisex

Adjustable Life Insurance Policy - \$100,000

	UNISEX	NON UNISEX	MONEY LOST WITH UNISEX
Age Policy Bought	45	45	
Yearly Premium	\$1260	\$1260	
Age Policy Paid Up	70	67	\$ 3,780.00
Cash Value at Age 70	74,460	90,020	\$15,560.00
Death Benefit at Age 70	107,633	137,384	<u>\$29,751.00</u>
			<u>\$49,091.00 Total Loss</u>
Age Policy Bought	35	35	
Yearly Premium	668	668	
Age Policy Paid Up	65	62	\$ 2,004.00
Cash Value at Age 70	106,773	127,580	20,807.00
Death Benefit at Age 70	194,707	154,343	<u>40,364.00</u>
			<u>\$63,175.00 Total Loss</u>
Age Policy Bought	25	25	
Yearly Premium	442	442	
Age Policy Paid Up	57	53	\$ 1,768.00
Cash Value at Age 70	182,774	222,985	40,211.00
Death Benefit at Age 70	264,204	340,311	<u>\$76,107.00</u>
			<u>\$118,086.00 Total Loss</u>

\*PLEASE NOTE: The ONLY difference between Montana & Wyoming Life Insurance Rates is UNISEX

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 17

DATE 3-19-87

11 R 519

TRANSAMERICA INSURANCE COMPANY

Cost Comparison - \*Montana Unisex vs. Wyoming Non-Unisex

Term Life Insurance - \$200,000

	UNISEX	NON UNISEX	MONEY LOST WITH UNISEX
Age Policy Bought	55	55	
Premiums Paid AFTER 10 Years	18,522	14,736	\$ 3,786.00
Premiums Paid AFTER 15 Years	41,419	32,877	8,542.00
Premiums Paid AFTER 20 Years OR AT Age 75	84,368	63,718	<u>\$20,650.00</u> <u>Total Loss</u>
Age Policy Bought	35	35	
Premiums Paid AFTER 10 Years	4,778	4,056	722.00
Premiums Paid AFTER 15 Years	9,685	7,875	1,810.00
Premiums Paid AFTER 20 Years	17,696	13,960	3,736.00
Premiums Paid at 75	126,866	95,692	<u>\$31,174.00</u> <u>Total Loss</u>

\* PLEASE NOTE: The only difference between Montana & Wyoming Life Insurance Rates is UNISEX

SENATE BUSINESS & INDUSTRY  
EXHIBIT NO. 17  
DATE 3-19-87  
BILL NO. H.B. 519

(This sheet to be used by those testifying on a bill.)

NAME: ELDON L. HANSON DATE: 3-19-87

ADDRESS: PO BX 2549, MISSOULA, MT 59806

PHONE: 721-3120

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. A

DATE 3-19-87

REPRESENTING WHOM? SELF

BILL NO. HB 519

APPEARING ON WHICH PROPOSAL: HB 519

DO YOU: SUPPORT? X AMEND?        OPPOSE?       

COMMENT: The Unisex Law Caused the Company I  
work for to withdraw All Life products  
except one from the MONTANA MARKET PLACE.  
This made it impossible to cover the  
needs for those men, women, & children  
who needed only a small policy, or who  
could only afford the least expensive term  
policy. The only product available was  
the adjustable life with a \$50,000 minimum  
for adults and \$15,000 for children through age  
15. The current law has prevented  
some people from securing the coverage  
they want & need.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. A

DATE 3-19-87

BILL NO. HB 519



(This sheet to be used by those testifying on a bill.)

NAME: Guy C. Siegel DATE: 3/19/87

ADDRESS: 4 Wakonda Ct Missoula MT 59803

PHONE: 406-251-2611

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. \_\_\_\_\_

DATE \_\_\_\_\_

REPRESENTING WHOM? Self

BILL NO. \_\_\_\_\_

APPEARING ON WHICH PROPOSAL: HB 519

DO YOU: SUPPORT? ☒ AMEND? \_\_\_\_\_ OPPOSE? \_\_\_\_\_

COMMENT: It's very interesting that those  
opposing this bill quote huge numbers  
of policy holders or consumers. I am an  
insurance agent and after 2 full years  
under the current unified system  
I have not had one of my clients  
friends or anyone else ever mention  
that they were pleased with either their  
new rates or lack of choice.

Guy C. Siegel  
Registered Voter

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. B

DATE 3-19-87

BILL NO. HB 519

(This sheet to be used by those testifying on a bill.)

NAME: Richard V Clearman DATE: 3/19/87

ADDRESS: 128 Fairway Dr, Missoula, MT 59803

SENATE BUSINESS & INDUSTRY

PHONE: 5497132 EXHIBIT NO. \_\_\_\_\_

DATE \_\_\_\_\_

REPRESENTING WHOM? New York Life Agent BILL NO. \_\_\_\_\_

APPEARING ON WHICH PROPOSAL: HB 519

DO YOU: SUPPORT? Y AMEND? \_\_\_\_\_ OPPOSE? \_\_\_\_\_

COMMENT: Since unisex law has been in effect  
competition in the insurance has been reduced. In my  
personal experience several insurance companies have  
left the state and others have reduced the  
number of products offered.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

SENATE BUSINESS & INDUSTRY  
EXHIBIT NO. 1  
DATE 3-19-87  
BILL NO. HB 519

(This sheet to be used by those testifying on a bill.)

NAME: Kenneth L. Hassler LUTCF DATE: 3/19/87

ADDRESS: Box 43 Blue Sky Heights Clancy, MT

SENATE BUSINESS & INDUSTRY

PHONE: 933-8201

EXHIBIT NO. \_\_\_\_\_

DATE \_\_\_\_\_

BILL NO. \_\_\_\_\_

REPRESENTING WHOM? Self as an insurance agent

APPEARING ON WHICH PROPOSAL: HB 519

DO YOU: SUPPORT? X AMEND? \_\_\_\_\_ OPPOSE? \_\_\_\_\_

COMMENT: I am an agent for numerous life and health insurance companies. Two years ago when there was some sanity in the pricing of insurance I was able to sit down with a client and after determining what their needs were I was able to fit an insurance program into their budget using their circumstances. Now rather than being able to fit a certain product or combination of products around a client's needs I have to fit the client around an individual product. When unisex rates became effective I lost 31 life insurance products, three Major Medical Products, and Thirteen Disability Income products with one of the companies I represent.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. D

DATE 3-19-87

BILL NO. HB 519

I also lost four life insurance products and more than twenty disability income products with another company. In addition to the life and health products I no longer have access to, there are numerous annuity contracts that are no longer ~~have access to~~ <sup>available to my</sup> clients. I don't blame the companies entirely for this decision. When you consider that less than 2% of their premiums come from Montana it is amazing that they just didn't suspend doing business like many companies did. I feel quite fortunate that I still had a job after Oct 1, 1985. I have not had one client, be they male or female, say unisex legislation has been a good thing. In fact they have all asked how in the world did it ever pass in the first place. Unisex has certainly hurt my business but more than that it has limited my clients in their insurance programs because of lack of availability. Here are two examples of the difference between buying my products in Montana or buying them in another state. These are, by the way, actual cases. Disability Income insurance for a 34 year old male: Surrounding states: 286.20; Montana premium: \$479.40. Adjustable Life insurance for a 45 year old female: Surrounding states premium \$1,919.00 Montana premium \$2,651.00. This coincides with the insurance commissioners office survey. I and the clients who can not be here to speak for themselves will appreciate your favorable action on HB 519.

*Kenneth H. Hassler*

(This sheet to be used by those testifying on a bill.)

NAME: REBBIE GOOD DATE: 19 MAR 87

ADDRESS: P.O. Box 709 GREAT FALLS MT

PHONE: 453-5143

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. \_\_\_\_\_

DATE \_\_\_\_\_

REPRESENTING WHOM? SELF

BILL NO. \_\_\_\_\_

APPEARING ON WHICH PROPOSAL: HB 519

DO YOU: SUPPORT? X AMEND? \_\_\_\_\_ OPPOSE? \_\_\_\_\_

COMMENT: "UNISEV" is unfair to consumers. I quoted  
rates for a 54 year old female for term life. Men's rates  
were 10<sup>96</sup> per 1000. Women's rates were less than  
10<sup>00</sup> per 1000. My client couldn't get the lower rate  
because she lives in Montana.

I recently wrote life insurance on a 54 year old  
female. Her premiums were 45% higher than  
she would have payed with the same company in other  
states.

THANKS FOR THE RAISE!

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. E

DATE 3-19-87

BILL NO. HB 519

Mr. Chairman and Committee Members:

I am Joe Shoemaker and I have been an individual life, health and disability insurance agent for 24 years in Butte. I have both a Chartered Life Underwriter and Chartered Financial Consultant's degree.

I come here to testify, not representing any insurance company, organization or political group, but for my 1500 or so clients. I know for a fact that the insurance-buying public is being hurt by the existing Unisex Law! I want to site just a few of my own cases.

1. My daughter, who is 20 years old and attending college, has had to pay a 30% increase in auto liability insurance, only because of Unisex rates.

2. A single female, age 25, who came to my office, cannot purchase the investment type life she wants in Montana but she can buy this type of insurance in 49 other states.

3. The young married couple who needs life insurance and wants to invest a small amount of money with it cannot buy this combined product from their agent.

4. The 45-year old mother on a cattle ranch with 3 sons who needs debt coverage and estate planning life insurance. She can purchase the same identical coverage 20 miles down the road in Idaho for \$975.00 a year less.

5. Next case is the 65-year old female who, upon retirement, had to convert her \$10,000 group life insurance to personal insurance as it is the only insurance she has and has to pay over a \$100.00 a year more in Montana than she would in 49 other states.

I honestly tell you that in working day to day in the insurance business for the past 15 months, I have not had one situation where Unisex rates were of any benefit to the Insured but I have had many cases that it has caused Insureds of Montana to pay more for nothing. *IN RETURN*

Thank you.



# THE Farmers Insurance Group

OF COMPANIES

Mr. Chairman. Members of the committee. I am Klaas Tuininga from Bozeman. I am an agent with FIG. I have been in the insurance business for 15 years and I have over 3200 policies in force in my agneyc. I am in this business because I like serving people.

I am opposed to Unisex because it does not serve people, instead it hurts them.

When Unisex went into effect in 1985 the life insurance rate for women jumped to the male rate. For a woman age 30 this increases her premium by 15% with little to no increase in the cash value or any other benefits in her policy. Over her lifetime her extra cost due to this unisex law would be \$4,000 and a 100,000 policy.

Unisex has increased the auto ins. premium for young women under 25 by 50%, while the young mans rate has only come down by 20%.

Unisex has increased the auto ins. premium for young married couples under 25 by 45%.

How do you explain to these young people who are struggling trying to make ends meet? How do you explain to them when they have a clean driving record, that their insurance premium has just taken a radical increase because of a Unisex law? How do you explain to your daughter that unisex is the reason her premium has jumped from \$180 to \$270?

Next, when they want to know what unisex is (they do know what sex is), how do you explain something to them that makes absolutely no sense? How do explain to them that the government with all of its infinite wisdom created such economic chaos and hardship from a concept that is devoid of any reason?

It is easy to pass laws when they do not pertain to you and you don't have to "face the music."

If you really want to help young people in Montana and Montana, lets create a business atmosphere which attracts new business into Montana. Let's make a healthy economic climate so young people can start having good jobs so they can pay their bills. All Unisex has done, is create a hardship for these young people.

Let's be smart enough to know that we have mace a mistake and correct it. Let's repair the damage that has been done with this frivolous law. Let's really help Montana. Let's repeal the Unisex law.

Please support HB 519. It's a move toward a better Montana.

SENATE BUSINESS & INDUSTRY  
EXHIBIT NO. H  
DATE 3-19-87  
BILL NO. HB 519

THE REAL FACTS AND FICTIONS REGARDING MONTANA'S UNISEX INSURANCE LAW

Over the last several weeks, members of the Montana Senate and the House of Representatives have been inundated with facts and figures on the impacts of the unisex insurance law. The real facts point out strongly that the Montana consumer has been hard hit by this law. Opponents of House Bill 519 seek to cloud the issue by accusing the insurance industry of misrepresenting the facts. The only facts being used, however, are those that are found in the report which Insurance Commissioner Andy Bennett issued on the subject in February of this year. Following are the fictions you have been hearing as well as the facts that can be found in the Commissioner's report.

FICTION: That there is a "widespread and shameful" campaign of misinformation about the law, and that this information is being generated by the insurance industry.

FACT: The survey done by our own Insurance Commissioner was not in any way generated by the insurance industry. In order to obtain an accurate computation, a questionnaire was sent to the Life, Health and Auto insurance companies that write the majority of business in our state. These companies were asked to provide information about the rates they charged and the number of products they offered in Montana before and after the Non-Gender law went into effect. The bottom line numbers also include factoring for other things affecting the rates besides Unisex insurance. This study, is, indeed, an impartial document.

FICTION: Before Unisex insurance, women paid \$16,888. more in their lifetimes for the same products as what men paid.

FACT: Using the Insurance Commissioner's survey, it becomes apparent that this simply is not the case, particularly when one considers all of the facts. Based on the fact that life insurance premiums have gone up as high as a third for women, that automobile insurance has increased as much as 91% for young women, and that, even figuring in a slight decrease in health insurance for women between the ages of 25-50, women still wind up the losers. Our very conservative estimates, again using the



Commissioner's report, show a lifetime loss of at least \$8,500.00 for women, and no benefit for men whatsoever.

FICTION: A huge majority of Montana men, women and families have experienced rate decreases in their health insurance premiums due to the unisex insurance law.

FACT: Although women buying individual health insurance policies have experienced an average rate decrease of 16%, very, very few women fall into this category. Only 1.6% of Montana's women are buying individual policies. The rest are under group coverage, which is non-gender and has been for a long time. In addition, although this 1.6% may experience decreases now, they will not enjoy the lower rates that women over the age of 50 have experienced prior to the unisex insurance law. In the area of health insurance, younger women, that is, ages 25 to 50, have paid higher rates than have men, and women over the age of 50 paid much less than men. Actuarially speaking, young men do not incur the same medical costs as young women, even when the factor of child bearing is removed from the ratemaking process. After the age of 50, women are much healthier than men, and thus, in the past, the rates have reflected those differences.

FICTION: Life insurance rates went up slightly for women, but that is made up for by bigger dividends and cash values.

FACT: Life insurance policies did not go up slightly--they went up dramatically, and we see no evidence of cash values being higher at the other end, rather, they are less because of the high dollars which have to go into covering the risk. Women are paying as much as 110% more for term life insurance and as much as a third for whole life insurance. Although the Commissioner's survey only made assumptions based on term and whole life, all other products, variable life and universal life increased dramatically. Not only did rates rise, but many companies withdrew products directly as a result of the Unisex insurance law. The commissioner's survey shows a 37% reduction in available products. This is a real problem for the Montana consumer.

FICTION: Although automobile insurance increased a great deal for young marrieds and young single women, it's all the insurance companies fault for not using other rating factors such as mileage and safe driving records.

FACT: Insurance companies use many factors when rating someone for auto insurance, including mileage, driving records, smoking, type of car, city living in, etc. This argument is a smokescreen to try and cover up the real problem--that teenage girl's rates

SENATE BUSINESS & INDUSTRIES

EXHIBIT NO. H

DATE 3-19-87

FILE NO. HR 51

have increased as much as 107%, with the average increase being one third. The average increase for a young married couple has been one third as well.

FICTION: Montana is a national leader in this area, and many other states will follow that leadership in implementing a unisex insurance law.

FACT: Since 1983, when Montana first passed this law, NO OTHER STATE HAS PASSED ANY KIND OF A UNISEX INSURANCE LAW!! In fact, the state of Pennsylvania had a very interesting brush with this type of situation just last year. In October of 1985, the Insurance Commissioner of the State of Pennsylvania made a ruling that the current rating law would not allow for use of gender in the insurance rate-setting process. This ruling would have, in essence, forced unisex insurance upon the people of the state of Pennsylvania. The legislature met in January of 1986, and, with Houses as evenly divided between the two parties as Montana, overwhelmingly passed legislation amending the rating laws so that gender could be used as a rating factor. After this huge vote, the Governor of the state vetoed the bill. The veto was overridden, again by the huge majority necessary for this to take place. The people of Pennsylvania have spoken loud and clear that they do not want Unisex insurance.

FACT: The Unisex insurance law has most heavily impacted those who can least afford it--our young people and women in general. Men and women are equal but different, and insurance rates must reflect those differences in order to have fairness for all. This law must be repealed.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. H

DATE 13-19-87

BILL NO. H.B. 519

3-19-87

March 19, 1987

Testimony in opposition to HB 519, for the Senate Business & Industry Committee  
From: Norma Boetel, Life & Health Insurance Agent  
P.O. Box 1511; Bozeman, MT 59715

Sex discrimination in insurance affects the availability of insurance to women, the terms and conditions of some types of insurance, and the rate structure. This discrimination damages millions of women whose need for affordable insurance coverage is greater now than ever before. Projections indicate that by the year 1990, 95 percent of American women age 16 and over will be in the workforce, compared with more than 50 percent today. Despite this trend, the insurance industry continues practices and policies which reinforce the current inferior legal and economic status of women.

Most insurance discrimination involves the use of sex-based statistical tables. Since women, as a class, live six to nine years longer than men, as a class, the insurance industry uses tables to set rates in life insurance. While the industry claims that the longevity difference between women and men is biological, a 1983 study published by the Department of Health and Human Services found that "differential rates of cigarette smoking are apparently the overwhelming cause for the male-female longevity difference".

In life insurance, before non-gender insurance, women had a slight advantage in the rates they paid. However, they usually buy, for various reasons, smaller policies than men. Since most companies charge more per thousand dollars coverage for smaller policies, any advantage women had is lost.

Other examples of discrimination include health insurance. Before non-gender insurance, women paid higher rates than men for identical coverage. Many health insurance plans exclude maternity coverage, or if it is included, it is extremely expensive and limited in scope. Women frequently have greater difficulty getting disability coverage than men, and before the 1985 legislation, disability insurance for women was extremely costly. The industry justifies higher rates for women in disability and health insurance by pointing out that women, as a class, have a

higher use rate for these types of insurance. Published data, however, does not substantiate this assertion. Again, before October, 1985, in auto insurance young women generally paid less than young men because, as a class, young women are safer drivers. These differentials narrow with age, and any sex-based rate differentials disappear by age 25-30. When factors other than sex--such as mileage--are used, the driver's sex has little if any impact on driving performance.

The use of sex-based tables to set rates and benefits is a blatant distortion of the concept of the "average" man and the "average" woman. Statistically, it is only a small group of women who live longer than a small group of men. If insurance is supposed to spread risks over a participating population, surely the industry can develop nonsex-based rates and payments, which has happened in MONTANA since 1985, which reflect the experience of the participating population as a whole.

Sex discrimination in insurance costs women throughout their lifetime. Any "advantage" they enjoyed in life insurance rates is more than offset by the higher rates/lower benefits in health and disability insurance, pensions and annuities.

Since sex discrimination is prohibited by the Montana Constitution, insurance companies doing business in the State of Montana must adopt other factors in rate making.

Best's Review, January, 1987, the magazine recognized by the insurance industry as "the authority" indicated, "Certainly, all insurance ratemaking is, by its nature, discriminatory. Ratemaking procedures are actually an effort to be fair to policyholders--the purpose is to price the policy for each individual relative to the coverage and risk being purchased."

It went on to say: "... accuracy and efficiency do not justify an offensive practice.... Sex discrimination should not be tolerated in any form if its sole justification is the facilitation of accurate and efficient rate-making...."

Please oppose HB 519.



# Montana Nurses' Association

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. J

DATE 3-19-87

BILL NO. HB 519

(406) 442-6710

P.O. BOX 5718 • HELENA, MONTANA 59604

## HB 519

The Montana Nurses' Association, a labor organization which represents over 1400 registered nurses in Montana, strongly opposes HB 519, the repeal of our landmark non-gender insurance law.

One of MNA's three major goals is to "promote the economic and general welfare of nurses". Our legislative platform includes continued:

- . "elimination of sex based discrimination in pension plans, social security, and health insurance programs", and
- . "equal rights for all individuals"...

House Bill 519, if passed, would allow Montana insurance companies to discriminate against some purchasers and many of our members in rates of insurance based on sex and marital status. It would tell the citizens of Montana that the legislature, one year after ending discrimination in insurance, decided to revert back to discriminating against women. It makes no sense for the legislature to allow discrimination in insurance rates, especially when Montana law explicitly rejects it in most other areas. Why should women — some single mothers, some divorced -- suffer an excessive economic burden in order to obtain insurance coverage?

Gender-based insurance rates are clearly unconstitutional under the Individual Dignity clause of the Montana constitution. Classifying people

by sex is illegal and socially unacceptable.

The MNA urges that insurance rates be set according to objective criteria with a direct relationship to the risk involved in the insurance. For example: mileage driven; driving records; health practices such as smoking, exercise habits, obesity; etc.

A recent survey clearly showed the effect of the 1983 law on reducing past discrimination in health insurance benefits. For a single 30 year old non-smoker, who buys major medial insurance with a \$250. deductible; prior to non-gender legislation a woman would have paid \$912. for the same policy a man could purchase for \$639. After October 1, 1985, both a man and woman would pay the same rate of \$753. for the insurance.<sup>1</sup> Although the male insurance rate increased, it is only fair that on the basis of sex, both males and females pay the same rate for the same coverage.

At the hearing in the house labor committee no insurance company guaranteed that insurance rates will decrease if non-gender is repealed. If non-gender is repealed, insurance companies will no doubt use the repeal law as another excuse to increase insurance rates further.

There are no valid reasons for reinstituting discrimination against women in insurance rates.

I urge you to give this bill a DO NOT PASS recommendation.

Respectfully submitted,  
Eileen C. Robbins, R.N.  
March 19, 1987

SENATE BUSINESS & INDUST  
EXHIBIT NO. J  
DATE 3-19-87  
BILL NO. H.B. 519

<sup>1</sup> Health and Disability Income Insurance brochure, published by the Montana Public Interest Research Group and the Women's Lobbyist Fund.



MONTANA LEAGUE OF WOMEN VOTERS

The League of Women Voters supports equal rights for all.  
The League supports laws which eliminate sex discrimination  
in pensions and insurance. For these reasons we oppose HB519.

*Kathy Karp*

SENATE BUSINESS & INDUSTRY  
EXHIBIT NO. 8  
DATE 3-19-87  
BILL NO. HB 519

JIM HILL  
MARION, POLK & LINN COUNTIES  
DISTRICT 16

REPLY TO ADDRESS INDICATED:

- ☐ Senate Chamber  
Salem, Oregon 97310-1347  
☐ 4584 12th Place S  
Salem, Oregon 97302



OREGON STATE SENATE  
SALEM, OREGON  
97310-1347

COMMITTEES  
Chairman:  
Business, Housing and Finance  
Member:  
Judiciary  
Trade and Economic Development

SENATE BUSINESS & INDUSTRY  
EXHIBIT NO. L  
DATE 3-19-87  
BILL NO. HB 519

March 17, 1987

The Honorable Allen Kolstad,  
Business and Industry Committee, Chair  
c/o Secretary of the Senate  
Capital Station  
Helena, MT 59620

Dear Senator Kolstad:

We are writing to inform the Montana Legislature of Oregon's actions to legislate genderless insurance. Our Legislature first began to address the issue in 1981. During the current session, we have introduced two proposals to remove gender and marital status from the code.

As Oregon Legislators, we do not feel it is our position to instruct the Montana Legislature. However, we would like to express our appreciation to the State of Montana for taking a lead on this issue of fairness.

We understand that there are those who would have you believe that Montana is "all alone on this issue because we made the wrong decision." To the contrary, if Montana is alone it is only temporary. The Montana statutes enacted two years ago make your state a leader in the introduction of fairness to insurance codes across America.

To us, the core issue is equality. We oppose the setting of insurance rates based on characteristics beyond an individual's control. The practice is reminiscent of "red-lining" formerly used to deny insurance to individuals because they lived in black neighborhoods.

We suggest that using sex based classification in determining rates and coverage is merely custom. Today's information systems allow more precise assessment of individual risk than the unfair generalities that belong in the past.



Although the inequalities of sexual discrimination in insurance may be less emotional and less obvious than those of race and religion, we should not overlook the impact of an industry with tax-free reserves and assets of \$400 to \$500 billion in the lives of Americans.

Thank you for taking time to consider our statement. We simply wish to express our appreciation to Montana for moving out front, and request that you not turn back the clock. Oregon is soon to follow your lead.

Sincerely,



OREGON STATE SEN. JIM HILL  
DISTRICT 16



OREGON STATE REP. NANCY PETERSON  
DISTRICT 52

JH/NP:ww

Enclosures

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 2

DATE 3-19-87

BILL NO. H.B. 519

## House Bill 2714

Sponsored by Representatives PETERSON, BARILLA, BAUMAN, CARTER, CEASE, DIX, DWYER, EACHUS, FAWBUSH, FORD, HOSTICKA, HUGO, KOTULSKI, MASON, McCRACKEN, McTEAGUE, SPRINGER, Senators BRADBURY, CEASE, COHEN, DUKES, HAMBY, J. HILL, KERANS, McCOY, ROBERTS, RYLES (at the request of Women's Rights Coalition)

### SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure as introduced.

Prohibits discrimination in availability of certain types of insurance or in application of certain insurance rates based on race, religion, sex, marital status, color or national origin. Authorizes Commissioner of Bureau of Labor and Industries to process complaints of insurance discrimination. Applies to policies issued or renewed on or after January 1, 1988.

### A BILL FOR AN ACT

Relating to insurance; creating new provisions; and amending ORS 659.045.

**Be It Enacted by the People of the State of Oregon:**

**SECTION 1.** Section 2 of this Act is added to and made a part of ORS chapter 746.

**SECTION 2.** (1) No person shall make or permit any discrimination in the availability of insurance, in the application of rates for insurance, in the dividends or other benefits payable under insurance policies or in any other terms or conditions of insurance policies on account of race, religion, sex, marital status, color or national origin for insurance defined under ORS 731.154, 731.156, 731.158, 731.162, 731.166 and 731.170.

(2) The commissioner shall cause subsection (1) of this section to be enforced in the same manner as ORS 746.015 is enforced.

**SECTION 3.** ORS 659.045 is amended to read:

659.045. (1) Any person claiming to be aggrieved by an alleged distinction, discrimination or restriction on account of race, religion, sex, marital status, color, national origin or age if the individual is 18 years of age or older made by any place of public accommodation as defined in ORS 30.675 or by any person acting on behalf of such place or in violation of ORS 30.685 or any person claiming to be aggrieved by a violation of ORS 345.240 or any person claiming to be aggrieved by a violation of ORS 659.033 or any person claiming to be aggrieved by a violation of section 2 of this 1987 Act may, personally or the attorney of the person may, make, sign and file with the Commissioner of the Bureau of Labor and Industries a verified complaint in writing which shall state the name and address of the person, the place of accommodation or the vocational, professional or trade school or the insurer alleged to have committed the act complained of and which complaint shall set forth the particulars thereof. The complainant may be required to set forth in the complaint such other information as the commissioner may deem pertinent. A complaint filed pursuant to this section shall be filed no later than one year after the alleged distinction, discrimination or restriction.

(2) The Attorney General or the Commissioner of the Bureau of Labor and Industries may make, sign and file a complaint in a like manner as a complaint filed under subsection (1) of this section whenever the Attorney General or commissioner has reason to believe that any place of public ac-

NOTE: Matter in bold face in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. 4

DATE 3-19-87

HB 2714

1   commodation or any person acting on behalf of such place or any person aiding or abetting such  
2   place or person has denied any person rights under ORS 30.670 or 30.685 or has violated ORS  
3   659.037 or that a violation of ORS 345.240 has occurred or that any person has violated the pro-  
4   visions of ORS 659.033 or has violated section 2 of this 1987 Act. The person claiming to be  
5   aggrieved by a violation of section 2 of this 1987 Act is not required to exhaust the procedure  
6   specified in ORS 746.015 before making a complaint under this section.

7       **SECTION 4.** Section 2 of this Act applies to policies issued or renewed on and after January  
8   1, 1988.

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# Senate Bill 720

Sponsored by Senator J. HILL, Representative PETERSON

## SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**.

Adds insurance to definition of "public accommodation" for purposes of unlawful discrimination provisions.

## A BILL FOR AN ACT

Relating to insurance; amending ORS 30.675.

**Be It Enacted by the People of the State of Oregon:**

**SECTION 1.** ORS 30.675 is amended to read:

30.675. (1) A place of public accommodation, subject to the exclusion in subsection (2) of this section, means any place or service offering to the public accommodations, advantages, facilities or privileges whether in the nature of goods, services, lodgings, amusements, **insurance** or otherwise.

(2) However, a place of public accommodation does not include any institution, bona fide club or place of accommodation which is in its nature distinctly private.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. L

DATE 3-19-87

BILL NO. H.B. 519

NOTE: Matter in bold face in an amended section is new; matter (*italic and bracketed*) is existing law to be omitted.

I was not able to give testimony do to time —

Cindy Sturgar from Butte representing WEAC, Women in Employment Advisory Council. We represent the State of Montana in the issues of employment. We stand ~~opposed~~ to HB 519.

SENATE BUSINESS & INDUSTRY

EXHIBIT NO. M

DATE 3-19-87

BILL NO. HB 519

I also work at Director of Career Futures, an agency which works directly with low-income women to help them reenter the job market. It is VITAL for them to secure quality health insurance & AFFORDABLE health insurance. Now-gender has made this possible. As a Butte woman representing this group I stand opposed to HB 519.

For the record, as a woman of 30 yrs old I'm paying \$11.00 month auto insurance.

Cindy Sturgar  
2636 Floral  
Butte 723-9101

(This sheet to be used by those testifying on a bill.)

NAME: Gue Bartlett

DATE: 3/19/87

ADDRESS: 416 N Beattie, Helena 59601

PHONE: 443-1010

SENATE BUSINESS & INDU

EXHIBIT NO. N

DATE 3-19-87

REPRESENTING WHOM? self

BILL NO. HB 519

APPEARING ON WHICH PROPOSAL: HB 519

DO YOU: SUPPORT?           

AMEND?           

OPPOSE? X

**COMMENT:**

Nongender insurance has not affected my  
auto insurance premium rates and has made it  
possible, for the first time, for me to purchase  
life insurance when I pay the same rates -  
instead of higher rates, for the same benefits as men. I  
fiercely resent the insurance industry's wilful manipulation  
of this issue, blaming nongender for rate increases which  
in reality were caused by bad management decisions  
made by the industry.

PLEASE LEAVE ANY PREPARED STATEMENTS WITH THE COMMITTEE SECRETARY.