



**House Bill 117**

**DESCRIPTION**

HB 117 restricts the number of years an insuree may review claims and driving record information when issuing and rating automobile policies.

**OBJECTIVES**

- HB 117 aligns two sections of the MCA that essentially perform the same function.
- HB 117 clarifies that for private passenger policies, an insurer may only review claims and driving record, or "lookback", for the previous 3 years and for commercial policies an insurer may lookback for 5 years.
- HB 117 provides consumers with a clear and understandable expectation as to how insurers establish rates, refuse, cancel, or limit policies regarding claims history and driving records.

**Under current law:**

If a driver of an insured private passenger vehicle has an at-fault collision 25 years ago and another at-fault collision 20 years ago, but has had no moving violations or citations in the past 3 years, an insurer could refuse to insure this driver or charge her a higher premium based on claims that occurred many years ago.

**Under current law:**

If a driver of a commercial vehicle has two speeding tickets 20 years ago (when he was in high school), but experienced no at-fault collision losses or other claims since, an insurer could refuse to insure this driver or charge him a higher premium based on citations for violations that occurred many years ago.

**CONTACT**

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