

**2021 Montana  
67th Legislative Session**

**Senate Bill 408  
Cabin Site Sales**



**TROY DOWNING**  
**CSI**  
**COMMISSIONER OF SECURITIES AND INSURANCE**

## DESCRIPTION

SB 408 changes how the cabin site sales are handled by the DNRC

## OBJECTIVES

**Did you know when you buy a house that an insurer also reviews the claims history of the PROPERTY , in addition to your personal history, when issuing a homeowners' insurance policy?**

The standard practice of an insurer is to review a CLUE report of a property when issuing or renewing a homeowners insurance policy.

- *Comprehensive Loss Underwriting Exchange (CLUE) report discloses any insurance claims made by a policyholder for the previous 7 years.*

Some insurers are starting to go beyond the CLUE report and reviewing older claims history in order to deny, cancel or non-renew coverage.

**For example, in a two year span, over 5,000 Yellowstone County homeowners had their insurance policies cancelled or non-renewed by a single insurance company due multiple claims, which included claims more than 7 years old.**

## CONTACT

For questions or further information, contact, Bob Biskupiak, Deputy Insurance Commissioner at [Bob.Biskupiak@mt.gov](mailto:Bob.Biskupiak@mt.gov) (406) 461-0314 Or Jackie Jones, Government Relations Director at (406) 594-0188 or [Jackie.Jones@mt.gov](mailto:Jackie.Jones@mt.gov)