



Dear House Commerce Committee Members,

On behalf of the Minnesota Association of Farm Mutual Insurance Companies, I would like to express our organization's opposition to HF 84. We believe this legislation is unnecessary as the Department of Commerce already has the authority to carry out many, if not all, of the actions mandated by this legislation.

As written, this legislation mandates that all property and casualty insurers statewide, regardless of where they write policies or which lines they write, must report the stipulated information to the Department of Commerce. This legislation will place this mandate on many insurers who do not write policies in any of the affected areas or write commercial insurance, creating an unnecessary reporting requirement for companies with no ties to the unrest in Minneapolis and Saint Paul. Furthermore, this information can already be collected by the Department of Commerce from relevant companies via a Department of Commerce data call.

With regards to the claims handling portion of the legislation, again the Department of Commerce is already charged with the responsibility of accepting, reviewing, and resolving complaints between consumers and insurance companies. The Department of Commerce has a robust apparatus by which consumers can seek to resolve disputes with insurance companies.

In closing, because of the aforementioned reasons, we believe this legislation is duplicitous and unnecessary, and simply creates another hurdle for insurance companies operating in Minnesota. We respectfully ask that you oppose this legislation.

Adam Axvig

President and CEO

Minnesota Association of Farm Mutual Insurance Companies