

EXHIBIT 1
DATE 1-25-05
HB 300

January 25, 2005

Written testimony supporting HB-300

Dear Chairman Keane and members of the committee,

I'm writing to you today in support of HB 300.

I'm a second generation Insurance Claims Adjuster and recently entered my 40th consecutive year in this profession and service to insurance claims consumers in Montana as well as insurance carriers. During my career I have been directly or indirectly involved in the management of numerous claims in addition to every catastrophic loss (casualty or property damage) in Montana since September 1965. For your perusal I attach my resume.

Montana statutes require Adjusters be licensed however there is no salutatory requirement for continuing education for Adjusters as proposed by HB 300.

As Claims Director for Payne Financial Group Inc., Montana's largest independent insurance agency and my past experience, I have first hand knowledge of the importance to my company's clients that their claims are managed in a professional manner subject to professional claim standards and most current laws and case law of Montana.

In my opinion HB 300 if passed will greatly enhance the quality of the Insurance Adjuster's professional knowledge to the benefit of both insurance consumers and insurance carrier's.

Thank you for consideration of my testimony,

Chuck Mazurek CIC
Director of Claims
Payne Financial Group Inc.
Phone: 406-728-4050

J. CHARLES MAZUREK, CIC

DIRECTOR OF CLAIMS

FIELDS OF EXPERTISE/EXPERIENCE

- ▶ Workers Compensation
- ▶ Employment Practices Liability
- ▶ Employers Liability
- ▶ Federal Employees Liability Act
- ▶ Railroad Liability
- ▶ Litigation Management-State Court, District Court, Supreme Court, Federal Court, Workers Compensation Court
- ▶ Excess Indemnity-Claim Management
- ▶ Carrier/Insured relations and advocacy
- ▶ City, County, State Liability Insurance Program
- ▶ Errors & Omissions
- ▶ Product Liability
- ▶ Claim analysis-Liability damages evaluation
- ▶ Coverage Analysis
- ▶ Technology Practices
- ▶ Agricultural Practices
- ▶ Structured Settlements
- ▶ Catastrophic incident management

CAREER HIGHLIGHTS

- ▶ Claim Director-Independent Insurance Agency specializing in regional & International commercial clientele

CAREER HIGHLIGHTS

- ▶ 38+ years insurance industry
- ▶ Workers Compensation Examiner-State Fund
- ▶ All Lines Claims Adjuster
- ▶ All Lines Claims Supervisor
- ▶ Branch Claim Manager

CREDENTIALS/ASSOCIATIONS

- ▶ Certified Insurance Counselor (CIC)
- ▶ President of Montana Adjusters Association
- ▶ Chairman of Montana Arbitration Committee
- ▶ Member of Western Guaranty Association Claim Audit Team
- ▶ Appointed by 3 Montana Governors to 5 advisory councils on Workers Compensation Legislation
- ▶ Member of Montana Independent Agents Association Legislative Committee
- ▶ Certified Fire Fighter
- ▶ United States Army Reserve (retired) First Sergeant
- ▶ American Education Institute-Claims Law-Legal Principles (7 part series)

MAJOR INSURANCE INDUSTRY PROJECTS

- ▶ Successful design of claim function management for Major clients with substantial risk exposure
- ▶ Assisting clients developing and complimenting existing internal claim management programs in a team environment.