



SENATE BUSINESS & INDUSTRY 4
EXHIBIT NO. 4
DATE 2/15/05
BILL NO. SB 114

February 15, 2005

TO: Senator Vicki Cocchiarella and Members of Senate Business and Labor Committee

FROM: Boyce Fowler, Volunteer Advocate, AARP Montana

RE: Support of SB114

Madame Chairwoman and members of the Committee, for the record my name is Boyce Fowler, volunteer advocate for AARP and its 143,000 members in Montana.

We support SB 114 because insurance fraud is a growing problem around the country and in Montana. In 2002, AARP Montana conducted a Consumer Fraud Survey of our members that revealed 39% believe they have been a victim of consumer swindle or fraud. This is almost double the response to a similar national survey where 21% said they have been a victim of a major swindle or fraud.

We think this legislation is especially important because the survey also revealed that nearly one in five said were a victim in the areas of insurance products (19%). When asked what business or group they felt most likely to mislead or take advantage of them, 32% of them named insurance companies.

Thank you for this opportunity to support SB 114, an important step in protecting Montana's seniors.