



Mr. Chairman Vance and Members of the Committee

I am an independent insurance agent in Billings, Montana.

I am in complete support HB 264 and HB 265 in protecting our customers, our employees and consumers.

HB 264 would allow agents, businesses, and consumers to file a complaint with the Auditor's office. We see code violations that affect our customers in a negative ways. Our consumers do not know code when it comes to their rights, therefore it would help us to help them.

Also be able to talk to the Insurance Dept about the issue and Provide them with all the Documents will speed up the complaint and help the Insurance Dept to be able to review the documents on timely bases! We want to make sure all done right on both sides of the issue these bills will help speed the process up for both side!

HB 265 would help eliminate the potential for consumers having to pay additional monies above their deductible.

I respectfully ask for your support of HB 264 and HB 265.

Thank You Very Much,

A handwritten signature in black ink, appearing to read "H. Ed Melcher".

H. Ed Melcher
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Billings Mt 59102
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Frontier Insurance Solutions, Inc.

**DENNY
MENHOLT**
CHEVROLET  HUMMER

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POST OFFICE BOX 80430
BILLINGS, MONTANA 59108

Dear Mr. Chairman Vance and Members of the Committee,

My name is Denny Menholt. I am a member of the Montana Auto Dealers Association and the owner of the Denny Menholt Chevrolet, in Billings, MT and Brooks Hanna Ford Dealerships, in Butte, MT. I employ over 200 people in all aspects of automotive sales, service and auto body repair.

We are in complete support HB 264 and HB 265. This is to protect our customers our employees and all Montana consumers.

HB 264 will allow all Montana businesses as well as consumers to file a complaint with the Auditor's office. Many businesses often see code violations that affect consumers in a negative way. To date, there is no avenue to seek enforcement of code violation issues.

HB 265 is written to support a safe and economically sound collision repair. Insurers require usage of a database provider that identifies repair procedures. Many times, insurers then disallow or refuse to pay for these required procedures leaving the potential for unsafe repairs. Repairers then complete the required procedures, leaving no choice but to charge the consumer co-pay in addition to their deductible.

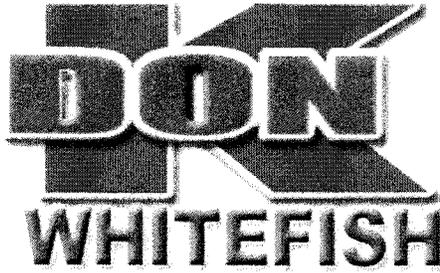
We respectfully ask for your support of HB 264 and HB 265.

Thank You Very Much,



Denny Menholt
Denny Menholt Chevrolet

YOUR VOLUME DISCOUNT DEALER



6219 Hwy 93 S.
P.O. Box 1178
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FAX: (406) 862-4546

Dear Mr. Chairman and Members of the Committee,

My name is Donald Kaldschmidt, I am the President of the Montana Dealers Association and the owner of Don K Chevrolet, Subaru and now Chrysler, in Whitefish.

I have 60 employees in all aspects of automotive sales, service and auto body repairs.

We are in complete support HB 264 and HB 265. This is to protect our customers, our employees and all Montana consumers.

HB 264 will allow all Montana businesses, as well as consumers to file a complaint with the Auditor's Office. Many businesses often see code violations that affect consumers in a negative way. At this stage there is no way to seek enforcement of code violations issues.

HB 265 is written to support a safe and economically sound collision repair. Insurers require usage of a database provider that identifies repair procedures. Many times, insurers then disallow or refuse to pay for these required procedures. This leaves no choice but to charge the consumer co-pay in addition to their deductible.

We respectfully ask for your support on HB 264 and HB 265.

Mr. Chairman and Members of the Committee, thank you for your time and consideration.

Don Kaldschmidt
Don K Chevrolet/Subaru/Chrysler