

MATT ROSENDALE & THE INSURANCE INDUSTRY

Matt Rosendale looks out for his insurance industry backers. Rosendale flew to junkets all over the country paid for by an outside group where Rosendale rubbed elbows with insurance executives and lobbyists. He even hired an insurance industry lobbyist to help run his office. And after taking office as Insurance Commissioner, Matt Rosendale raised over \$16,000 from out-of-state insurance executives, then days later put it into his personal account. And when insurance companies proposed double-digit rate increases on Montana families, Rosendale rubberstamped the high rates – even though Montana families are struggling to keep up with rising health care costs.

OVERVIEW

- Matt Rosendale had nearly \$10,000 in travel expenses paid for by a Washington, DC-based organization to attend conferences around the country where he rubbed elbows with insurance executives and lobbyists.
- Matt Rosendale hired an insurance industry lobbyist to help run his office as Deputy Insurance Commissioner.
- Matt Rosendale raised over \$16,000 from Florida-based short-term insurance executives, and used those to pay himself back for his 2014 campaign debt.
- Matt Rosendale rubberstamped double-digit rate increases proposed by insurance companies on Montana families.

MATT ROSENDALE – INSURANCE MONEY

ROSENDALE FLEW TO JUNKETS ALL OVER THE COUNTRY PAID FOR BY AN OUTSIDE GROUP WHERE HE RUBBED ELBOWS WITH INSURANCE EXECUTIVES AND LOBBYISTS

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS SPENT NEARLY \$10,000 ON TRAVEL EXPENSES FOR MATT ROSENDALE ACROSS THE COUNTRY

12/2016 – 8/2017: National Association Of Insurance Commissioners Spent Nearly \$10,000 On “Travel Expenses” For Matt Rosendale.

Travel Expenses for Commissioner Matthew Rosendale
As of August 31, 2017

Paid by NAIC

Date	Destination	Purpose	Ground Transport	Airfare	Change Fees	Hotel	Meals	Misc.	Total
12/10/16-12/13/16	Miami, FL	2016 Fall National Meeting	\$ 57.11				\$ 138.43		\$ 195.54
2/9/16-2/13/16	Scottsdale, AZ	Commissioners Conference	\$ -	\$ 813.54		\$ 1,435.40	\$ 63.90		\$ 2,312.84
2/14/17-2/15/17	Oklahoma City, OK	National Tornado Summit	\$ -			\$ 453.24			\$ 453.24
4/8/17-4/11/17	Denver, CO	Spring National Meeting	\$ 55.36	\$ 579.41		\$ 1,005.20	\$ 81.00		\$ 1,720.97
5/2/17-5/4/17	Washington DC	All Commissioner DC Fly In	\$ 17.07	\$ 671.60		\$ 1,167.00			\$ 1,855.67
7/10/17-7/13/17	Madison, WI	Interim Exec Comm Mtg/Mid Yr Update	\$ -	\$ 601.60		\$ 490.08			\$ 1,091.68
8/5/17-8/8/17	Philadelphia, PA	Summer National Meeting	\$ 104.55	\$ 664.60		\$ 1,484.20			\$ 2,253.35
Totals			\$ 234.09	\$ 3,330.75	\$ -	\$ 6,035.12	\$ 283.33	\$ -	\$ 9,883.29

[Montana Office of the State Auditor, via FOIA, as of 2/16/18]

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS WAS BASED IN WASHINGTON, DC

2009: National Journal: National Association Of Insurance Commissioners Was “Based In Its Washington [DC] Office” After Moving Its Executive Offices From St. Louis, MO To Washington, DC. “Everything may be up to date in Kansas City, Mo., but that hasn’t stopped the National Association of Insurance Commissioners from moving its executive offices from there to Washington. With large insurers agitating for a new federal regulator and the Obama administration calling for sweeping changes in how the government oversees the financial sector, the future of state insurance regulation is very much up for grabs. So the NAIC, which represents state regulators, and its newly minted CEO, former Iowa Insurance Commissioner Therese M.(Terri)Vaughan, is now based in its Washington office. The group has also promoted Ethan Sonnichsen to head its government-relations office, a position that has been open since mid-2008. With Democrats controlling Washington, the NAIC has ended its lobbying contract with Republican-led J.C. Watts Cos.” [National Journal, 4/4/09]

Washington, DC
Executive Office
444 North Capitol Street NW
Suite 700
Washington, DC 20001
Phone: 202-471-3990
FAX: 816-460-7493

Ethan Sonnichsen
Managing Director, Government
Relations
202-471-3980

[Executive Office, NAIC, accessed [6/18/18](#)]

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS CONFERENCES AND MEETINGS WERE TYPICALLY SWARMED BY INSURANCE LOBBYISTS AND EXECUTIVES

HEADLINE: “Drinks, Junkets And Jobs: How The Insurance Industry Courts State Commissioners.” [Washington Post, [10/2/16](#)]

National Underwriter Life & Health/Financial Services: “There Are Only A Handful Of People Representing Consumers And Over 1,000 Insurance Lobbyists At A Typical NAIC Meeting.” [National Underwriter Life & Health/Financial Services, 11/22/10]

- **National Underwriter Life & Health/Financial Services: “Industry Lobbyists Outnumber Consumer Advocates At NAIC Meetings By An Order Of Magnitude.”** [National Underwriter Life & Health/Financial Services, 11/22/10]

2016: Washington Post: “Insurance Commissioners...Were Outnumbered By Insurance Representatives” And Lobbyists At NAIC Meeting In New Orleans. “For five days in April, commissioners and their staffs convened for a meeting of the National Association of Insurance Commissioners. Gathered at the Sheraton New Orleans Hotel, they were outnumbered by insurance representatives. Among the industry advocates were 21 former commissioners from 18 states and the District of Columbia, many wearing special NAIC badges advertising their status as ex-officials. One night, lawyers and lobbyists mingled with regulators at a cocktail reception sponsored by Locke Lord, a law firm with a roster of blue-chip insurance clients. The event at Roux Bistro featured an open bar and buffet stations of crab cakes with roasted corn couscous and Cajun-dusted beef with horseradish cream.” [Washington Post, [10/2/16](#)]

2010: Consumers Union Senior Policy Analyst Lynn Quincy: Insurance Industry Lobbyists Outnumbered Consumer Advocates 1,200-To-17 At NAIC Seattle Meeting. “Lynn Quincy, a senior policy analyst for Consumers Union in Washington, an unfunded rep, said at the recent NAIC meeting in Seattle, there were 17 consumer reps and about 1,200 industry lobbyists.” [National Underwriter Life & Health/Financial Services, 11/22/10]

Kansas City Star: “In St. Louis During The Quarterly Conference Of The National Association Of Insurance Commissioners...Industry Executives And Lobbyists Outnumber[ed] Commissioners More Than 10 To 1.” “Lawmakers sometimes get more money from insurance interests than the average American worker makes in a year. The money isn't hard to find. In September, Kansas Commissioner Sandy Praeger held a fundraiser in St. Louis during the quarterly conference of the National Association of Insurance Commissioners, where The Star counted industry executives and lobbyists outnumbering commissioners more than 10 to 1.” [Kansas City Star, [12/12/06](#)]

HEADLINE: “Regulators Enjoy Cozy Relationship With Insurance Industry.” [Kansas City Star, [12/12/06](#)]

Michigan Consumer Advocate Melvin Hollowell On NAIC Meetings: “The Industry Has An Army Of Lobbyists, Lawyers, Actuaries, And Boots On The Ground Ramped Up To Protect Their Turf.” “Like many unfunded consumer reps, Melvin Hollowell, the insurance consumer advocate for the state of Michigan and an unfunded consumer rep, himself, the situation is a frustrating one. He notes that the NAIC's official intent is to provide an equal voice for consumers as well as for the industry, but in practice, it does not play out that way. Comparing manpower, industry lobbyists outnumber consumer advocates at NAIC meetings by an order of magnitude. ‘In terms of raw numbers, there's no comparison,’ Hollowell says. ‘The industry has an army of lobbyists, lawyers, actuaries, and boots on the ground ramped up to protect their turf.’” [National Underwriter Life & Health/Financial Services, 11/22/10]

Georgetown University Health Policy Researcher Sabrina Corlette: National Association Of Insurance Commissioner Spring Meeting Had “Over 1,000 Different Industry Representatives” And Lobbyists Compared To “About 17 Consumer Representatives.” “They’re also helping to write the regulations for their own expanded powers. Congress left it up to an obscure group — the National Association of Insurance Commissioners — to essentially decide critical details, such as what health plans can claim as actual medical care vs. administration and profit. [Georgetown University health policy researcher Sabrina] Corlette says this decision made these humble regulators very popular with industry lobbyists at their spring meeting. ‘I was stunned to discover that there were about 17 consumer representatives that were focused on health care, compared to over 1,000 different insurance industry representatives,’ she says.” [NPR, [11/1/10](#)]

Consumer Watchdog President Jamie Court: NAIC Conferences “Provide Easy Access” To Insurance Commissioners For Insurance Industry And Officials And Lobbyists: “They Can Be Cozy.” “‘I’ve never seen anything like this,’ said Jamie Court, president and chairman of Consumer Watchdog, a California group focused on the insurance industry. He said National Association of Insurance Commissioners conferences he has attended were packed with industry officials and lobbyists, which can make it even more important to see how public insurance regulators spend money attending the events. ‘They can be cozy,’ Court said. ‘The insurance industry is well represented at these things, and it provides easy access’ to insurance commissioners.” [Tampa Tribune, [2/15/15](#)]

MATT ROSENDALE HIRED AN INSURANCE INDUSTRY LOBBYIST TO HELP RUN HIS OFFICE

MATT ROSENDALE HIRED INSURANCE INDUSTRY LOBBYIST BOB BISKUPIAK AS DEPUTY INSURANCE COMMISSIONER

December 2016: Matt Rosendale Hired Bob Biskupiak As Deputy Insurance Commissioner. “Laslovich and others spoke in support of the bill, while Bob Biskupiak, deputy insurance commissioner under new state Auditor Matt Rosendale, said his agency commissioner does not support it. Rosendale, a Republican, beat Laslovich, a Democrat, in November’s election. Rosendale replaced Monica Lindeen, a Democrat. Biskupiak said the Auditor’s Office does not believe it has the authority to regulate air ambulances and he worries that the bill would ‘open a can of worms.’” [Helena Independent Record, [1/10/17](#); Independent Insurance Agents’ Association of Montana, [12/2016](#)]

2008-2016: Bob Biskupiak Served As The CEO/Executive Director Of The Independent Insurance Agents Association Of Montana. [LinkedIn, Bob Biskupiak, Accessed [10/23/17](#)]

Bob Biskupiak

Deputy Insurance Commissioner

Helena, Montana

Message

Experience

Deputy Insurance Commissioner

State Auditor of Montana

Jan 2017 – Present · 1 yr 6 mos

Helena, Montana

CEO/Executive Director

Public Risk Insurance Management

Jan 2008 – Dec 2016 · 9 yrs

CEO/Executive Director

Independent Insurance Agents Association of Montana

2008 – 2016 · 8 yrs

- **2009-2015: Biskupiak Was A Registered Lobbyist For The Independent Insurance Agents Association Of Montana.** [Montana Commissioner Of Political Practices, Lobbyist And Principal Search 2009-2010, Bob Biskupiak, Accessed [10/20/17](#); Montana Commissioner Of Political Practices, Lobbyist And Principal Search 2011-2012, Bob Biskupiak, Accessed [10/20/17](#); Montana Commissioner Of Political Practices, Lobbyist And Principal Search 2013-2014, Bob Biskupiak, Accessed [10/20/17](#); Montana Commissioner Of Political Practices, Lobbyist And Principal Search 2015-2016, Bob Biskupiak, Accessed [10/20/17](#)]

Year: 2015-2016 Legislative Session

Principal: Independent Insurance Agents Association of Montana Inc

Report: Post Session

Date received: 05/27/2015

PART I

Required in accordance with MCA 5-7-102, 5-7-112, and 5-7-208

Payments for lobbying activities that exceed \$2,000* to one or more individuals to promote, oppose, or modify the introduction or enactment of legislation on behalf of the Principal are required to be reported.

*An endorsement for personal living expenses do not have to be reported

A. DURING THIS REPORTING PERIOD, PAYMENTS WERE MADE TO THE FOLLOWING LOBBYISTS TO PROMOTE, OPPOSE, OR MODIFY THE INTRODUCTION OR ENACTMENT OF LEGISLATION, OR TO SUPPORT OR ASSIST LOBBYING ACTIVITIES: (Payments include salaries and fees, allowances, reimburse, contingency fees)

Full Name of Lobbyist Paid	Date Registered Lobbyist Will Cease to Represent Principal
Bob Biskupiak	

[Montana Commissioner Of Political Practices, Lobbyist And Principal Search 2015-2016, Bob Biskupiak, Accessed [10/20/17](#)]

MATT ROSENDALE RAISED \$16,600 FROM SHORT TERM HEALTH INSURANCE EXECUTIVES AT FLORIDA FUNDRAISER, THEN TRANSFERRED THAT MONEY INTO HIS OWN POCKET

MAY 2017: MATT ROSENDALE FUNDRAISED IN FLORIDA WITH INSURANCE EXECUTIVES

5/19/17: Matt Rosendale Held A Debt Retirement Fundraiser At Noon At Insurance Care Direct In Deerfield Beach, Florida, Hosted By Arnold, Brad, And Seth Cohen. [MT Cowgirl, [5/2/17](#)]



PLEASE JOIN
ARNOLD COHEN, BRAD COHEN AND SETH COHEN

FOR A RECEPTION HONORING
Commissioner of Securities & Insurance, Montana State Auditor
Matt Rosendale

*with special appearance by
Oklahoma Commissioner John Doak*

Friday, May 19, 2017
12:00 PM - 2:00 PM

Insurance Care Direct
1002 E Newport Center Dr. Suite 200
Deerfield Beach, Florida, 33442

Suggested Individual Donation Levels
\$250 (Friend) | \$500 (Bronze) | \$1,000 (Silver) | \$2,700 (Co-Host)

Insurance Care Direct
1002 E Newport Center Dr. Suite 200
Deerfield Beach, Florida, 33442

Suggested Individual Donation Levels
\$250 (Friend) | \$500 (Bronze) | \$1,000 (Silver) | \$2,700 (Co-Host)

Kindly RSVP your attendance to Aublei Toback by Monday, May 25, 2017
atoback@supriem.net or 561.604.8399 ext. 100

CONTRIBUTION CRITERIA:

Only individual contributions by personal check, money order or credit/debit card are allowed. A donor cannot contribute in the name of another. Individuals may make checks payable to: Matt Rosendale for Montana and must be marked with name 2016 date, employee and occupation.

Under Montana Law, the maximum individual contribution is \$2,700 per person or \$5,400 per couple.
No corporate or business checks can be accepted.

[MT Cowgirl, [5/2/17](#)]

MATT ROSENDALE RAISED \$8,100 FROM INSURANCE CARE DIRECT EXECUTIVES

5/27/17: Amanda Cohen, Co-Owner Of Insurance Care Direct, Contributed \$2,700 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

5/27/17: Bradley Cohen, Co-Owner Of Insurance Care Direct, Contributed \$2,700 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

5/27/17: Seth Cohen, Co-Owner Of Insurance Care Direct, Contributed \$2,700 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

Insurance Care Direct CEO Seth Cohen: Company Grew Its Business By Offering Short-Term Or Limited-Benefit Health Care Plans Not Available Through Exchanges To Consumers Unable To Afford The Affordable Care Act's Minimum Required Level Of Coverage. "[Seth] Cohen, now CEO, says his first thought was, 'Oh, crap, the government is getting into the health insurance business.' But then he realized the law might help him grow his business rather than kill it. The new law requires everyone to be insured, but Cohen says many healthy individuals or families who aren't insured through their employers won't be able to afford the minimum required level of health insurance, which averages more than \$5,500 a year for an individual policy. Cohen says it's cheaper for those consumers to pay the tax penalty of \$95 a year in 2014, which rises to \$695 by 2016 (or 2.5% of household income), and then buy lower-cost short-term or limited-benefit health care plans that won't be available through exchanges — but are offered through Insurance Care Direct." [Florida Trend, [9/3/13](#)]

MATT ROSENDALE RAISED \$4,000 FROM SHORT-TERM HEALTH INSURERS AFFORDABLE HEALTH DIRECT AND E.R. INSURANCE ASSOCIATES LLC OWNERS AND EXECUTIVES

5/27/17: Colette Andre, Co-Owner Of Affordable Health Direct, Contributed \$1,000 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

5/27/17: Laurence Kraushar, Co-Owner Of Affordable Health Direct, Contributed \$1,000 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

Affordable Health Direct Offered Short-Term Health Insurance On Its Website, Noting "Pre-Existing Conditions Are Not Covered." [AffordableHealthDirect.Com, captured [3/16/15](#)]

Short Term Plans

Health Insurance for a temporary period of time. Usually 6-11 months. Often called "gap coverage". Generally for the healthy. Pre-existing conditions are not covered.

5/27/17: Robbyn Cannatelli, Owner Of E.R. Insurance, Contributed \$1,000 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

5/27/17: Edward Cannatelli, Owner Of Cannatelli Builders, Contributed \$1,000 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

- 2013: Edward Cannatelli Was Listed As A Managing Member Of E.R. Insurance Associates LLC In Its Florida LLC Articles of Organization. [Articles of Organization, E.R. Insurance Associates LLC, Florida Department of State, [6/13/13](#)]

Article VI. Management

This will be a member-managed company. The name and address of each member is:

Edward Cannatelli
2101 NW 33rd St. Suite 2500A
Pompano Beach FL 33069

E.R. INSURANCE ASSOCIATES EXECUTIVE WAS AN OFFICER OF AFFORDABLE HEALTH DIRECT

2014: Robbyn Cannatelli Was Listed As A Manager Of Affordable Health Direct In Its Florida LLC Articles of Organization. [Articles of Organization, Affordable Health Direct LLC, Florida Department of State, [5/13/14](#)]

Article VI. Management

This will be a manager-managed company. The name and address of each manager is:

Adam Gelber
2101 NW 33 St. Suite 2500A
Pompano Beach FL 33069

Daniel Strikowski
2101 NW 33 St. Suite 2500A
Pompano Beach FL 33069

Robbyn Cannatelli
2101 NW 33 St. Suite 2500A
Pompano Beach FL 33069

FILED
2014 MAY 13 PM 12:07
TALLAHASSEE, FL 32301

AFFORDABLE HEALTH DIRECT EXECUTIVES AND INSURANCE DIRECT EXECUTIVES WERE OFFICERS OF E.R. INSURANCE ASSOCIATES LLC

Seth Cohen Signed A Virginia State Corporation Commission Form On Behalf Of E.R. Insurance Associates LLC As An "Other Authorized Manager." "Signed on April 25, 2014, on behalf of E.R. Insurance Associates, LLC By: Seth Cohen, Other Authorized Manager /s/ Seth Cohen." [Statement of Change of Registered Office and/or Registered Agent Change, E.R. Insurance Associates LLC, Virginia State Corporation Commission, [4/25/14](#)]

2013: Colette Andree And Laurence Kraushar Were Listed As Members Of E.R. Insurance Associates LLC In Its Florida LLC Articles of Organization. [Articles of Organization, E.R. Insurance Associates LLC, Florida Department of State, [6/13/13](#)]

- **5/27/17: Colette Andre, Co-Owner Of Affordable Health Direct, Contributed \$1,000 To Matt Rosendale For Montana.** [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]
- **5/27/17: Laurence Kraushar, Co-Owner Of Affordable Health Direct, Contributed \$1,000 To Matt Rosendale For Montana.** [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

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Pompano Beach FL 33069
Colette Andree
2101 NW 33rd St. Suite 2500A
Pompano Beach FL 33069
Laurence Kraushar
2101 NW 33rd St. Suite 2500A
Pompano Beach FL 33069

FILED
2013 JUN 13 AM 8:10
CLERK OF STATE
TALLAHASSEE, FLORIDA

MATT ROSENDALE RAISED \$2,500 FROM SHORT TERM HEALTH INSURANCE EXECUTIVES SAMUEL MESSINGER AND NICHOLAS STULTS

5/27/17: Samuel Messlinger (sic), Owner Of Americas Trust Inc., Contributed \$2,000 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#); [America's Trust Inc, Florida Department of State, accessed 11/1/17](#)]

- **America's Trust Inc. Offered Short Term Health Insurance Plans.** "We offer a wide array of plans ranging from family to individual. Whether you need a product to protect you or a loved one financially, long or short term, or to cushion your high deductible Health Insurance plan, we are here to help!" [Private Health Insurance, Americas Trust Inc., accessed [10/31/17](#)]

5/27/17: Nicholas Stults, President Of Peace Of Mind Solutions, Contributed \$500 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

- **Peace Of Mind Solutions Offered Short Term Health Insurance Plans.** "We offer a wide array of: plans ranging from family to individual. Whether you need a product to protect you or a loved one financially, long or short term, or to cushion your high deductible Health Insurance plan, we are here to help!" [Private Health Insurance, Peace Of Mind Solutions, accessed [10/31/17](#)]

MATT ROSENDALE RAISED \$2,000 FROM SHORT TERM INSURANCE EXECUTIVES SALMAN AND SOHAIL HUSSAIN

5/27/17: Salman Hussain, Co-Owner Of SSS Total Funding, Contributed \$1,000 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

5/27/17: Sohail Hussain, Co-Owner Of SSS Total Funding, Contributed \$1,000 To Matt Rosendale For Montana. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

2015: SSS Total Funding Group Registered The Business Name "Prime Nationwide" With The Florida Secretary Of State. [Fictitious Name Detail, Florida Department of State, [10/27/15](#)]

- **Prime Nationwide Offered Short-Term Health Insurance For Sale On Its Website.** [Short Term Health Insurance, Prime Nationwide, accessed [11/1/17](#)]

APPLICATION FOR REGISTRATION OF FICTITIOUS NAME

REGISTRATION# G15000109469

Fictitious Name to be Registered: PRIME NATIONWIDE

Mailing Address of Business: 1152 N UNIVERSITY DRIVE
PEMBROKE PINES, FL 33024

Florida County of Principal Place of Business: MULTIPLE

FEI Number:

Owner(s) of Fictitious Name:

SSS TOTAL FUNDING GROUP INC.
1152 N UNIVERSITY DRIVE
PEMBROKE PINES, FL 33024 US
Florida Document Number: P14000067302
FEI Number: 47-1605262

FILED
Oct 27, 2015
Secretary of State

[Fictitious Name Detail, Florida Department of State, [10/27/15](#)]

JUNE 2017: MATT ROSENDALE REPORTED REPAYING HIMSELF \$20,000 FOR A 2014 LOAN HE GAVE TO HIS U.S. HOUSE CAMPAIGN

6/2/17: Matt Rosendale For Montana Disbursed \$20,000 To Matt Rosendale For A Loan He Made To The Campaign In The 2014 U.S. House Primary. [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

- **4/1/17-6/30/17: Matt For Montana Raised \$20,600 In Total Contributions For Debt Retirement.** [Q2 2017, Matt for Montana, FEC, [7/15/17](#)]

Full Name (Last, First, Middle Initial) A. Rosendale, Matt, . .			Date of Disbursement MM / DD / YYYY 06 / 02 / 2017	
Mailing Address 1954 Hwy 16			FEC Identification Number C H4MT00050	
City Glendive	State MT	Zip Code 59330	Amount of Each Disbursement this Period 20000.00	
Purpose of Disbursement Loan Payment		Category/ Type	Transaction ID : SB19A.7939	
Candidate Name		Memo Item		
Office Sought: <input checked="" type="checkbox"/> House <input type="checkbox"/> Senate <input type="checkbox"/> President	Disbursement For: 2014 <input checked="" type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify) ▼			
State: MT	District: 00			

MATT ROSENDALE RUBBERSTAMPED DOUBLE-DIGIT RATE INCREASES ON MONTANANS

MONTANA INSURANCE COMMISSIONER WAS CHARGED WITH REVIEWING HEALTH INSURANCE RATES AND DETERMINING IF PROPOSED RATES WERE REASONABLE

Bozeman Daily Chronicle: “Insurance Commissioner Matt Rosendale Is Charged With Saying Whether Insurance Rates Are Excessive, Inadequate Or Unjustified For Montanans.” “Insurance Commissioner Matt Rosendale is charged with saying whether insurance rates are excessive, inadequate or unjustified for Montanans.” [Bozeman Daily Chronicle, [10/28/17](#)]

The Montana Commissioner Of Securities And Insurance Had The Power To “Review The Factors Insurance Companies Use In Setting Rates.” “The rate review process, established by the Montana Legislature in 2013, does not give the Commissioner the authority to disapprove rates or prevent them from taking affect. It does give the commissioner the chance to review the factors insurance companies use in setting rates. If the commissioner finds a rate increase to be excessive or unjustified, the insurer can voluntarily lower the rate increase. If the insurer decides to use the rate anyway, the commissioner will issue a public finding announcing that the rate is unjustified.” [Commissioner of Securities & Insurance, Rate Review, accessed [5/20/18](#)]

The Montana Commissioner Of Securities And Insurance Reviewed Proposed Health Insurance Rate Increases To See If They Were “Excessive Or Unjustified.” “The rate review process, established by the Montana Legislature in 2013, does not give the Commissioner the authority to disapprove rates or prevent them from taking affect. It does give the commissioner the chance to review the factors insurance companies use in setting rates. If the commissioner finds a rate increase to be excessive or unjustified, the insurer can voluntarily lower the rate increase. If the insurer decides to use the rate anyway, the commissioner will issue a public finding announcing that the rate is unjustified.” [Commissioner of Securities & Insurance, Rate Review, accessed [5/20/18](#)]

MATT ROSENDALE DID NOT FIND ANY DOUBLE-DIGIT RATE INCREASES UNREASONABLE

Matt Rosendale Did Not Find Any Rate Submitted By Montana Insurers “Unreasonable” During His Review Process, Despite Average Rate Increases Up To More Than 20 Percent On Montanans. [News Release, Commissioner of Securities and Insurance, [10/19/17](#); 2017 News Release Archive, Commissioner of Securities and Insurance, accessed [6/22/18](#)]

- **Matt Rosendale Released Blue Cross Blue Shield’s Average 22.3 Percent Rate Hike, With Requested Increases Ranging From 10.4 Percent To 32.9 Percent.** [News Release, Commissioner of Securities and Insurance, [10/19/17](#); Part II: Justification for Proposed Rate Increase, Blue Cross Blue Shield of Montana, effective [1/1/18](#)]
- **Matt Rosendale Released Montana Health Co-Op’s Average 16.6 Percent Rate Hike, With Requested Increases Ranging Up To 25 Percent.** [News Release, Commissioner of Securities and Insurance, [10/19/17](#); Part II: Justification for Proposed Rate Increase, Montana Health Co-Op, effective [1/1/18](#)]
- **Matt Rosendale Released PacificSource’s Average 13.1 Percent Rate Hike, With Requested Increases Ranging Up To 81 Percent.** [News Release, Commissioner of Securities and Insurance, [10/19/17](#); Part II: Justification for Proposed Rate Increase, PacificSource, effective [1/1/18](#)]