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April 11, 2017

The Honorable Joe Don McGaugh
Chairman, House Judiciary Committee
Room 3005-B, State Capitol Building
201 West Capitol Avenue
Jefferson City, Missouri 65101

Re: Letter in Support of HB 725 – April 11, 2017 Hearing

Dear Chairman McGaugh and Committee Members:

The National Association of Mutual Insurance Companies (NAMIC) is the largest property/casualty trade association in the country, with 1,400 regional and local mutual insurance member companies serving more than 135 million auto, home, and business policyholders and writing in excess of \$196 billion in annual premiums. More than 200,000 people are employed by NAMIC member companies. In Missouri, we have 204 member companies, including 57 domiciled companies, which underwrite 51% of the state's insurance. NAMIC writes in support of HB 725, which clarifies the law as to death benefits for dependents of deceased employees.

Currently §287.240 (4) states in part:

“The word "dependent" as used in this chapter shall be construed to mean a relative by blood or marriage of a deceased employee, who is actually dependent for support, in whole or in part, upon his or her wages at the time of the injury. The following persons shall be conclusively presumed to be totally dependent for support upon a deceased employee, and any death benefit shall be payable to them to the exclusion of other total dependents” (emphasis added).

The section goes on to describe who is conclusively presumed to be totally dependent (e.g., a spouse prior to remarriage, a child under the age of 18, an “incapacitated” child who lived with the deceased employee, etc.).

HB 725 modifies this section by integrating the provision on who is conclusively presumed to be a dependent into the definition of dependent, thereby setting an objective standard into the law.

NAMIC appreciates your attention to this issue. If you have any questions or comments, please do not hesitate to contact me. In the meantime, I remain,

Sincerely,



Mark Johnston
Director of State Affairs – Midwest Region