The Montana Chamber of Commerce is pleased to present the 2023 Voting Review of the 68th regular session of the Montana Legislature. This review presents an analysis of business and economic issues that the Montana Chamber took action on during the session. We publish this review to provide our members and Montana voters with information on pro-business Chamber bills, anti-business bills, and how policymakers addressed both.

On Wednesday, May 18, Gov. Greg Gianforte signed the last of the Montana Chamber of Commerce proposed bills into law. These bills, largely centered around tort reform, were championed by the Montana Chamber throughout the 68th Legislative Session. Working to improve the state’s business climate, policy priorities for the Chamber included modernizing ballot initiatives and reforming different elements of litigation including insurance claims, third-party litigation financing, and product liability.

“The Chamber shared a number of priorities with Governor Gianforte, especially around tax reform,” said Todd O’Hair, President/CEO, Montana Chamber of Commerce. “We are especially proud of the passage of HB212, which raised the business equipment tax exemption to $1 million, taking thousands of small businesses, farms, and ranches off the tax rolls.”

The Montana Chamber is the only organization representing the general interests of virtually all industries and served as a powerful voice to help defeat legislation that would have undermined tax increment financing districts used to improve communities; made it difficult for banks to do business; and destabilized Montana’s worker’s compensation system.

Courtney Kibblewhite, the 2023 Chair of the Montana Chamber of Commerce Board, appreciates that this organization can act as a sword and shield in the legislature. “Our staff led the way on extensive tort reform to lower the cost of doing business, encouraged entrepreneurship and workforce development, and defeated bills that would discourage business in Montana. Like most small business owners, I’m busy with the day-to-day operations of running a business. I’m grateful the Montana Chamber of Commerce is watching out for our interests as a family-owned small business.”

The Montana Chamber also weighed in on more than 100 other pieces of legislation in accordance with the four pillars of our ten-year strategic plan, Envision2026.

Addressing workforce development was a key priority and took a variety of approaches. These included advocating for childcare programs, supporting additional funding for career and technical education (CTE), and allocating funding for innovative affordable housing solutions. The Chamber also supported other successful bills that funded infrastructure and encourage entrepreneurship in Montana.

Read on for more information about the Chamber’s priorities and bills we engaged with this session.
RECOGNIZING PRO-BUSINESS POLICYMAKERS

Most policymakers do not get the credit or thanks they deserve for their sacrifice and hard work. This review is designed to recognize reliable policymakers who stand up for job creation, free enterprise, and economic development. These are the awards we are distributing after the 2023 Legislative Session:

MOST VALUABLE POLICYMAKER (MVP) AWARD:
The Montana Chamber recognizes a policymaker for exceptional service to business with a “Most Valuable Policymaker” (MVP) Award. This award is reserved for a policymaker who worked diligently to improve Montana's business climate by creating jobs and economic opportunity. To be considered for the MVP Award, a policymaker must have (1) sponsor at least one of the Montana Chamber priority bills, (2) vote for all of our key priority bills, (3) vote in alignment with the Montana Chamber on at least 90% of all the bills we engaged on, and (4) not sponsor any anti-business legislation.

MVP OF THE 2023 LEGISLATURE: Sen. Steve Fitzpatrick (SD 10-Great Falls)
Senator Steve Fitzpatrick had a busy session with over 40 bills introduced, two of which were key Montana Chamber priorities (SB 216 and SB 279). He is a veteran of the legislative process and demonstrates true leadership in the legislature. Sen. Fitzpatrick is committed to building a better business climate through every action he takes - sponsoring bills, speaking in support on the floor, and expressly opposing bad for business legislation. He was essential in communicating on our priority bills, explaining intricacies of tort reform to his fellow policymakers.

OPEN FOR BUSINESS AWARD:
Unique this year is the Montana Chamber “Open for Business” Award. While much of the policymaking happens in committee rooms and the floors of the House and Senate, we would be remiss not to recognize the work done by those who work on the second floor of the Montana State Capitol. This award recognizes an individual in the administration whose work was essential to getting the Montana Chamber priority bills passed into law.

2023 OPEN FOR BUSINESS AWARDEE: Governor Greg Gianforte
Governor Greg Gianforte has made it a priority to improve the Montana business climate. The success of the Montana Chamber of Commerce was made possible through collaboration with the governor and his administration. Our priorities were often aligned, especially on HB212 to increase the exemption on business equipment taxes. Governor Gianforte knows we must be proactive in maintaining Montana’s economy and improving our business climate by making Montana a desirable place to do business. Without his signature, our priority legislation, as well as other key bills important to workforce development, infrastructure, and entrepreneurship would not have become law.
CHAMPION OF BUSINESS AWARD:
The Montana Chamber recognizes policymakers from the House and Senate with its “Champion of Business” award. To be considered for this award, a policy maker must have (1) voted with us on 100% of our priority bills OR voted with us 90% on all bills we engaged on and (2) not sponsored any significant piece of anti-business legislation. This is slightly different than previous Champion of Business awards at the Chamber, but this was also our most ambitious legislative session yet. An asterisk denotes those legislators that supported all of our priority bills AND voted with us 90% on all bills we engaged on.

SENATE: Dan Bartel (SD 15), Becky Beard (SD 40), Ken Bogner (SD 19), Bob Brown (SD 7), Mike Cuffe (SD 1), Jason Ellsworth (HD 43), John Esp (SD 30), Steve Fitzpatrick (HD 10), Chris Friedel (SD 26), *Bruce Gillespie (SD 9), Greg Hertz (SD 6), Steve Hinebauch (SD 18), Mike Lang (SD 17), Dennis Lenz (SD 27), Forrest Mandeville (SD 29), Theresa Manzella (SD 44), Tom McGillvray (SD 23), *Wendy McKamey (SD 12), Mark Noland (SD 5), Keith Regier (SD 3), *Walt Sales (SD 35), *Dan Salomon (SD 47), *Jason Small (SD 21), *Russ Tempel (SD 14), Jeremy Trebas (SD 13), Barry Usher (SD 20), Shelley Vance (SD 34), *Terry Vermeire (SD 39), Jeff Welborn (SD 36), Daniel Zolnikov (SD 22)


HONORABLE MENTION AWARD:
The Montana Chamber also recognizes policymakers who voted with our priorities most of the time. To be considered for this “Honorable Mention” Award, a policymaker must have voted with us on 90% or more of our priorities and (2) not sponsored any significant piece of anti-business legislation.

SENATE: Daniel Emrich (SD 11)

HOUSE OF REPRESENTATIVES: Jennifer Carlson (HD 69), Lee Deming (HD 55), Steve Gunderson (HD 1), Fiona Nave (HD 57), Greg Oblander (HD 40), Joe Read (HD 93), Jerry Schillinger (HD 37), Sue Vinton (HD 56)
MONTANA CHAMBER PRIORITIES

The Montana Chamber had its most ambitious session to date with over 10 Chamber-led bills introduced. Unless otherwise noted, all bills passed both chambers and were signed into law.

SB 93
Ballot Initiative Modernization
Sponsor: Sen. Mike Cuffe - Eureka
WHAT:
- Strengthen transparency and reporting requirements for ballot initiatives.
- Ballot initiative filing fee.
- Streamline agency review timelines.
- Prohibit electronic signatures.
WHY:
These changes maintain trust in ballot initiatives by ensuring legitimacy of proposed ballot initiatives, improving transparency in the process, and mandating financial reporting compliance.

SB 236
Set Standards for Time-Limited Demands
Sponsor: Sen. Greg Hertz - Polson
WHAT:
- Requires that time-limited settlement demand letters reasonably describe the claim, include relevant records, and allow 60 days for acceptance.
- Requires claimants provide reasonable records and information insurers need for timely, reasonable claims settlement.
WHY:
Trial lawyers frequently abuse time-limited settlement demand letters and withhold information necessary for insurance companies to settle claims fairly and expeditiously.

SB 269
Litigation Financing Consumer Protection
Sponsor: Sen. Greg Hertz - Polson
WHAT:
- Requires third-party litigation financiers (TPLF) to register.
- Limits interest rates TPLFs can charge plaintiffs.
- Caps the share of recovery TPLFs can take from plaintiffs.
- Requires TPLFs to disclose involvement to all parties.
- Creates TPLF liability for court-ordered costs or penalties against the plaintiff.
WHY:
TPLF is a shadowy, $39 billion industry of hedge funds, wealthy individuals, and sovereign wealth funds investing in lawsuits in exchange for a share of any potential recovery. Without transparency, we can't know the full extent of the problem or even when a third party is financing a case. These reforms protect consumers from predatory practices by TPLFs and improve transparency in our court system.

HB 212
Raise Business Equipment Tax Exemption
WHAT:
Increase the business equipment tax exemption from $300,000 to $1 million.
WHY:
All kinds of businesses rely on expensive, specialized equipment for their operations. Under current statute, the first $300,000 of market value of business equipment is exempt from taxation. This change would increase that exemption to $1 million, meaning thousands of small Montana businesses would be exempt from paying taxes on their equipment.

SB 216
Product Liability Reform
Sponsor: Sen. Steve Fitzpatrick - Great Falls
WHAT:
- Allows comparative fault defense when other parties contributed to the injury.
- Strengthens product misuse defense.
- Creates defenses for compliance with government safety regulations.
- Creates 10-year statute of repose.
- Creates innocent-seller defense for retailers that sold the product unchanged from the manufacturer.
WHY:
Common sense reforms to current product liability law protect manufacturers and Montana businesses.

SB 165
Insurance Claims Cooperation
Sponsor: Sen. Barry Usher - Billings
WHAT:
- Requires claimants to cooperate with insurers investigating/adjusting claims.
- Replaces common-law bad faith claims with statutory rights.
WHY:
Expedite reasonable claims adjustment and limit abusive practices by trial lawyers.
**SB 279: Incentivize Fair Settlement Offers**  
Sponsor: Sen. Steve Fitzpatrick - Great Falls  
**WHAT:** Increase the fair offer-of-settlement threshold from $50,000 to $3 million.  
**WHY:** This would incentivize parties in more cases to settle at reasonable amounts instead of pursuing a trial and further clogging our court system. With this change, if a party does not settle, but then the final judgement is lower than/less favorable than the original settlement offer, the rejecting party must pay the offering party’s costs and legal fees. This rule currently applies to contract and real property claims below $50,000. The new rule would raise that threshold to $3 million.

**SB 260 Captive Insurance Reform**  
Sponsor: Sen. Dan Salomon - Ronan  
**WHAT:** Align Montana Unfair Trade Practices Act (MCA 33-18-242) with model code and majority of states by eliminating application to captive insurers and self-insured where no conflict of interest exists between the insured and the insurer.  
**WHY:** Under current statute, a captive insurer or self-insured company can be subject to a bad faith claim merely for defending itself in a case. This amendment will remove unnecessary and counterproductive bad faith rules for captive insurers and self-insureds and will make Montana a more attractive captive-insured domicile.

**HB 971 Environmental Review Reform**  
**WHAT:** Explicitly states Montana’s position that the inclusion of a greenhouse gas and climate analysis in a Montana Environmental Policy Act (MEPA) review is not required.  
**WHY:** The courts have now decided that state agencies must analyze global impacts—but only inside Montana’s border. This is scientifically unworkable. MEPA is procedural. It is not regulatory, and it was never intended to be. HB971 is critical to clarify that MEPA, a procedural act, may not be used as a regulatory tool to stop properly permitted projects based on whether unregulated greenhouse gases were adequately analyzed.

**HB 410 Service of Process Time Limit**  
Sponsor: Rep. Brandon Ler - Savage  
**WHAT:** Reduce the time for service of process (the amount of time to serve a case after the case has been filed) down from three years to two years.  
**WHY:** With a three-year service of process timeline on top of the three-year statute of limitations, this allows a long period of time after an event before the defendant must be served. Shortening this time frame will make the process fairer for defendants. Businesses can better provide evidence for their defense soon after it happens, rather than three years after the claim was filed.

**SB 557 Revise MEPA Relating to Litigation**  
Sponsor: Sen. Mark Noland - Big Fork  
**WHAT:** Changes how individuals and nonprofits can use MEPA to challenge a state permit.  
**WHY:** Ensures that there is sufficient reason and evidence to challenge a state permit, rather than numerous lawsuits on a whim.

**HB 571* Clarify Real Property Statute of Limitations**  
**WHAT:** Clarifies the statute of limitations for damage to real property to make clear that it does not reset with a new owner.  
**WHY:** This change clarifies that the statute of limitations starts when damage occurs and is known, regardless of whether the property changes ownership. This ensures that a damaged piece of real property cannot be sold simply to bring up a lawsuit if the statute of limitations has expired.

*NOTE: This bill passed through the House but died in its Senate Committee.*
Outside of our key priorities, the Montana Chamber also supported close to 70 other bills & resolutions in line with the pillars of our strategic plan.

**BUSINESS CLIMATE**

- **23 BILLS SUPPORTED**
  - Lowering and simplifying taxes
  - Improving the legal climate
  - Untangling rules and regulations

**INFRASTRUCTURE**

- **8 BILLS SUPPORTED**
  - Upgrading Montana’s roads, bridges, and water and wastewater treatment systems to promote economic growth across the entire state
  - Expanding access to broadband and high speed Internet to meet the needs of the evolving economy
  - Ensuring infrastructure meets the needs of today’s economy and promotes economic diversity tomorrow

**ENTREPRENEURSHIP**

- **17 BILLS SUPPORTED**
  - Maintaining Montana’s status as a national leader in new business attraction
  - Encourage investment and establishment of businesses in Montana

**WORKFORCE READINESS**

- **18 BILLS SUPPORTED**
  - Developing an appropriately educated and skilled workforce to help Montana’s economy grow
  - Aligning educational outputs with employer needs
  - Promoting critical thinking, problem solving, and employability skills
HB 648  
Provide for the Best Beginnings Scholarship Program  
Sponsor: Rep. Alice Buckley - Bozeman  
WHAT:  
- Codify and appropriate funds for the best beginnings child care scholarship program.  
- Set the minimum qualifying threshold at an income 185% of federal poverty level determined by family size and maximum in line with the federal child care and development block grant.  
- Require a monthly co-pay by recipients.  
WHY:  
The pandemic wreaked havoc on our child care system. Without access to available and affordable child care, our member businesses cannot attract or retain employees who need child care. This bill allows the state to administer the program and maintains the COVID-era income eligibility requirements that were set to expire, which could have left employees without access to child care. This is one small step in addressing a much larger issue.

HB 819  
Creating and Providing for Workforce Housing  
WHAT:  
- Enact the Montana Community Reinvestment Plan - a funding program for middle income earners to purchase attainable housing.  
- Authorize additional funding for coal trust loan program for low income housing.  
- Appropriate funds for water and sewer infrastructure improvements.  
WHY:  
Access to attainable housing is one of the top issues we hear from employers searching for reliable employees. Without a place to live or one they can afford, employees are often forced to relocate, leading to increased workforce shortages and costs to rehire and retrain employees.

HB 245  
Tax Credit for Trades Education and Training  
Sponsor: Rep. Sue Vinton - Billings  
WHAT:  
- Extend the existing tax credit for training in trades.  
- Expand the list of eligible industries and professions and allows the Department of Revenue to further expand the list.  
WHY:  
In this difficult labor market, this tax credit creates an incentive for employers to invest in and retain their employees in a larger variety of industries. This program will be reevaluated in the next session, but provides an excellent opportunity for workforce development across a wide range of trades and industries.

HB 257  
Expanding the Advanced Opportunities Program  
Sponsor: Rep. Courtenay Sprunger - Kalispell  
WHAT:  
- Expand opportunities for students to accelerate their career and college readiness and reduce costs to families.  
- Appropriate $4 million to the Advanced Opportunities Program.  
- Increase the amount available to school districts for program implementation.  
WHY:  
The Advanced Opportunities program, enacted in 2019, allows students to take skills they learn out of the classroom and into their work-based learning placements, purchase necessary supplies for their job, or expand their entrepreneurial pursuits. This includes the work they might do with the MT Chamber’s Youth Entrepreneurship program! This funding and expansion allows more students to access this program.
BAD FOR BUSINESS LEGISLATION
In addition to the legislation we supported, we also played defense against 31 bills that would have been bad for business if they had passed.

When we see a bill introduced that would be bad for business, our first step is to connect with the bill sponsor to see if there is any compromise to be made. While this is not a complete list of all the bills we opposed in the 68th legislative session, the bills below could have had significant impacts on the operation of businesses across the state of Montana.

**Excessive Regulatory Burden for Banks & Credit Unions**

**SB 361**  
Sponsor: Sen. John Fuller - Kalispell

SB 361 was introduced with the aim that business owners or individuals could not be denied a loan merely because they are involved in the firearms industry. However, the bill was written with far-reaching effects. If an individual with three failed pawn shops wanted a loan for another pawn shop, a bank that denied their loan could be seen as “discriminatory” because the pawn shop would buy and sell firearms.

Additionally, there was no limit to this “nondiscrimination” - if a national bank had a “No Firearms Allowed” sign on their headquarters, that could potentially be seen as discrimination and lead to a lawsuit.

**Worker’s Compensation Changes**

**HB 506 & HB 896**  
Sponsor: Rep. Nelly Nicol - Billings

**SB 556**  
Sponsor: Sen. Carl Glimm - Kila

These three bills would have substantially changed the worker’s compensation system in different ways. This would have led to increased worker’s compensation insurance costs for businesses especially for small and high-risk businesses.

**Increase Minimum Wage**

**HB 201**  
Sponsor: Rep. Kelly Kortum - Bozeman

HB 201 aimed to increase the minimum wage from $6.15 an hour up to $11.39 an hour and would have removed the exception for a lower minimum wage for very small businesses (those with less than $110,000 in sales per year). While most wages are in line with the current labor market, Montana businesses don’t need to be required to raise their wages, especially when the labor market looks different in rural vs. urban localities. We trust Montana businesses to do what’s right for their business.

**Remove Ballot Initiative Review**

**SB 153**  
Sponsor: Sen. Brad Molnar - Laurel

In the 2021 session, lawmakers passed HB 651 to allow the Attorney General to make a determination on substantive legality of a proposed ballot issue, and for Interim Committee review of proposed ballot initiatives before voters would see them on the ballot. SB 153 would have removed both of these reviews as well as eliminated the registration of paid signature gatherers. While this may not appear to have a direct connection to the business community, these reviews are important steps to ensuring legitimate issues make it to the ballot and that ballot proposals will not “cause significant material harm to one or more business interests in Montana” (MCA 13-27-204).
This was our most ambitious session yet with 12 key priority bills, nine of which we directly proposed. Eleven of those bills were passed and signed into law. To provide clarity on our scorecard, we heavily weighted these top priorities and include a table of legislator votes below. To account for bills outside of our priorities in the pillars of our strategic plan, we also recognized policymakers who voted with the Montana Chamber’s stance at least 90% of the time on all bills we engaged on, in support and opposition. That full list is available on our website.

### Policymakers on our Priorities

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A = Absent
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<td>A</td>
<td>A</td>
<td>N</td>
<td>Y</td>
</tr>
<tr>
<td>Jennifer Lynch</td>
<td>73</td>
<td>D</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
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</tbody>
</table>

### Key
- **Y**: Yes Vote
- **N**: No Vote
- **E**: Excused
- **A**: Absent
## Policymakers on Our Priorities

Want to know how policymakers voted on all of the bills the Montana Chamber took a stance on? Find a full, interactive list of how all legislators voted on all bills the Montana Chamber engaged in available on our website!
LOOKING AHEAD TO 2025

While Montana only has a legislative session every other year, we are hard at work preparing for the 69th Legislative Session. The Montana Chamber will continue to work guided by the four core objectives of the Envision2026 Strategic plan: business climate, workforce development, infrastructure, and entrepreneurship. We have identified the following issue areas within this framework:

TAX REFORM & HOUSING
Montana has relied on a three-legged tax structure of income tax, property tax, and natural resource tax. However, this stool has grown increasingly lopsided and property tax issues have become untenable. This cost is closely related to affordable housing and CEO & President Todd O’Hair was reappointed to the Governor’s Housing Task Force. The Montana Chamber is also taking a look at Tax Increment Financing (TIF) to ensure this tool is used responsibly for community economic development.

TORT REFORM
To achieve our goal of promoting a prosperous business climate, we will continue our tort reform work into the next session, all with the aim of reducing the threat and cost of litigation to businesses.

CHILD CARE ACCESS & AFFORDABILITY
With the lack of availability and the high costs of child care, many Montana employees are making the difficult decision to stay home because they can’t afford the cost of child care while they’re at work. Our member businesses need employees and we’re working with stakeholders to look at innovative solutions and incentives to tackle parts of this problem from the business side.

WANT TO GET INVOLVED?
If any of these topics interest you and you want to be an advocate for the business community, please reach out to our team!
OUR VISION
As the leading business advocate, the Montana Chamber of Commerce envisions a business climate that is optimal for Montana business prosperity.

OUR MISSION
To create and sustain an optimal business climate, business prosperity, and a strong Montana economy, the Montana Chamber of Commerce, through advocacy, education, and collaboration, works to provide an empowered and educated workforce, reduce business growth obstacles, and advance positions that promote success for Montana businesses.

STRATEGIC OBJECTIVES
The Montana Chamber of Commerce will create the opportunity for business growth and prosperity by improving Montana’s business climate, quality of life, talent pipeline and entrepreneurship through regulatory and legal reform, infrastructure investment and workforce development.

Direct questions regarding the Voting Review to our Government Relations team:

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How did lawmakers vote on business policies in the 2023 Legislature? The Montana Chamber's Voting Review has the answers!