



**February 24, 2021**

**Labor, Industry, Veterans and Military Affairs Finance and Policy Committee**

**Chair: Rep. Rob Ecklund**

The American Property Casualty Insurance Association (APCIA) is composed of over 1,200 member companies and 330 insurance groups and represents the broadest cross-section of home, auto, and business insurers of any national insurance trade association. In Minnesota, APCIA member insurers provide almost 56 percent of all the insurance purchased by the state's citizens and businesses; APCIA members provide about 64 percent of the workers' compensation insurance in the state.

We urge you to oppose HF 37, legislation which further extends a presumption of occupational disease coverage for educational staff and related classifications of employees.

In particular, we note that the retroactive application of the legislation, going back to July 15, 2020, is extraordinary and obviously extends coverage backwards to a time frame and to employee classifications for which the presumption of coverage was not applicable and for which premium was not collected.

It is important to note that the legislation, while most likely appearing to impact public entities such as municipalities and the state, also applies to "non-public schools" as well so the impact, and unforeseen costs due to the retroactivity of the legislation, will be attributed and assessed to both public and private educational institutions.

Finally, the legislation permits a rebuttal of the presumption "only if the employer or insurer shows the employment was not a direct cause of the disease," this is a significant challenge especially when considering that the challenge rests upon the definition of "shows" which is not clarified or further defined in the legislation.

We urge you to oppose HF 37.

Thank you.

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