

March 9, 2023

The Honorable David Clemens, Chairman

The Honorable Cole Conley, Vice Chair

Members of the North Dakota Senate Committee on Transportation

**RE: Letter in support of HB 1417 – March 10, 2023 Hearing**

Dear Chairman Clemens and Members of the Transportation Committee,

The National Association of Mutual Insurance Companies (NAMIC) membership includes more than 1,400 member companies. The association supports regional and local mutual insurance companies on main streets across America and many of the country's largest national insurers. NAMIC member companies write over \$1.5 billion in annual premiums in the state. In North Dakota, we have 202 member companies, including 6 domiciled companies, which underwrite 89% of homeowners and 46% of auto insurance coverage.

NAMIC writes to urge the Committee to pass HB 1417, which would allow insurance companies to access full driving records, including violations that result in the loss of two or fewer driving points.

Under North Dakota law, driving violations that result in the deduction of two driving points or less are not recorded on a driver's record, and cannot be viewed by insurance companies who currently or may in the future insure a driver. Not having complete access to driving records and all traffic violations significantly hinders and insurance companies ability to properly rate and underwrite an insurance policy.



Currently, violations such as driving on the wrong side of the road, having an open container, knowingly driving with defective breaks, and disregarding the lawful command of a police officer all require the loss of 2 driving points and are not entered on a driving record. Having access to these types of violations and complete driving records will allow insurance companies to more precisely rate and underwrite auto insurance policies in North Dakota.

For these reasons and others, NAMIC is happy to support HB 1417, We hope the committee will strongly consider supporting the passage of this important legislation. Thank you for your time and consideration.

Respectfully,

NAMIC Regional Vice President, Midwest