

3-17-2025

Committee Members:

My name is Benjiman Cartwright. I am the owner of The Standard, a small town weekly newspaper in Westhope, North Dakota. I purchased this newspaper in September of 2020, a time when the world was uncertain. One thing that was not uncertain was the publication of Insurance Abstracts in All North Dakota newspapers. This was a big selling point when I purchased the paper as no one in the paper industry is getting rich from it. When presented with the financials, it was discussed that the abstracts were similar to Black Friday, where that gets the company from the red to the black. Now after these few years of owing this paper, with increased postal costs, printing costs, paper costs and everything else associated with the newspaper, a removal of these from All newspapers is a financial hit to small town North Dakota papers.

Recently the owner of the Renville County Farmer turned ill, and I was requested to help as there was no one else, as it is a one woman show, and make sure that paper kept publishing. I gladly stepped in and made sure that paper continued to publish until they found a new owner. We are all together in this. When a change happens that has been common practice for 100 or more years, this isn't directly costing anyone any more money, yet turns to a boom for the LARGEST papers in North Dakota while taking away something that has been common practice in ALL the papers in North Dakota. Now only 8 of the states papers will include these Insurance Abstracts and the readers of the other 65 newspapers in the state will not be aware that this information is being collected. As the insurance industry is under a magnifying glass, not only for increased premiums that I have experienced and I am sure all of you have as well, denied claims or even outright dropping after people have had policies for years yet they deem that the risk level is no longer in their favor, it would be nice to be able to pick up ANY newspaper in North Dakota and see that this information is being collected. This doesn't cost the insurance any additional money, it just directs it to 8 of the 73. This is a change to what has worked for 100+ years and I urge you to vote in favor of HB 1398.

Thank you for your consideration.

Benjiman Cartwright

Owner/Editor/Publisher of The Standard

Westhope, ND