

Members, thank you for allowing me to share my thoughts on HB1398, I am in favor of this amendment and here's my honest take on HB1398.

I am proud to own a small independent newspaper, my doors will remain open if this process stays at a regional level, but to me, the regional level does not make sense. It needs to be local, in the reader's hometown paper. From a personal standpoint...it most certainly will affect my employees raises, my next technology upgrade, my donation to the music or sports boosters, or even adding an employee or having to pay for more full color pages to my paper so the basketball game or kids with Santa can be on color pages versus black and white. You know the equation for each dollar spent in a local community. That now, has been lost going to an eight paper format.

Yet, more importantly, I am of the strong opinion we need this transparency at every local level possible....local keeps it honest and open to everyone as, again, insurance legals have been for decades...readers I have talked with agree, they want them in MY house, in MY paper, and where I can get to them any time I want...adding onto that...bottom line...simple transparency at the local level.

Local newspapers have been and continue to be the life blood of its community, especially in the rural areas. People in and from the community read their paper cover to cover. They don't always remember where they saw the information, but they know, 'It's in the paper somewhere' and are able to go back and look, or call the paper and ask where it was (and believe me we get these calls daily). This is the key reason I believe Insurance legals should stay where local. Simply, by staying in their local newspaper, they are staying IN OUR COMMUNITY and these (mostly out of state) insurance companies are coming to the readers, their customers, into our community to share how they are spending the policy holder's money. This current 8 regional papers doesn't provide the LOCAL aspect that is needed. Most times, these insurance companies are NOT North Dakota companies, the decision makers of these insurance companies have probably never stepped foot into our community, or even our state – our local agents are here (sometimes), but aren't high enough on the food chain to answer for some of the information covered in the legals. This is one way our citizens can see first-hand where our money is being spent. I say our money, because it's our premiums paying for the legals, the big insurance companies are not paying for this...my neighbors are. I am 100% ok explaining to my neighbors why their premium is slightly higher when I am helping to keep people from the East or West coast accountable for their charges to us. Reading all of the legals can be daunting, but because the information in those documents are standardized across all of the companies, (meaning they all read the same way), easily shows me any large discrepancies that can be noted and we can see them, then decide for ourselves if it's time to look at another insurance company option. The key for me, again, is I am seeing this in my newspaper in my living room or kitchen table, in my house, in my community, in my state. I don't have to try to find it elsewhere. Printing in only regional papers...or even not at all will not save one penny in insurance premiums for our locals, there is no way these big insurance companies will be giving any of that money back, and even thinking about it, while you are reading this, your rates may have gone up again....and locally, you have no control over that, but now, you can't even see how that money is spent in your local paper.

We know if you ask a North Dakotan insurance customer if they'd prefer these documents out in the open, in public, in THEIR LOCAL paper, they do overwhelmingly say yes, they liked them where they were. Then, if they are told their portion of what they are paying in their premiums to have it local...again, they'd all say YES. This amount will NOT be returned to them if we run legals in just eight newspapers...or not at all. Again, in their local paper, they can always easily look back, if need be, they can read it at their leisure, and they can do it in their own home...which is where they are writing the check to that insurance bill.

Saying local newspapers are dead is just not true, been hit hard may be true in other states, but not North Dakota. Since taking over my paper in 2005, my subscriptions continue to go up, my advertising is up, and my community appreciates and supports me...and so do the hundreds that have moved away, but still subscribe to their hometown paper, many owning property here – now, a large percentage is on-line due to past postal issues, but nonetheless, they still subscribe, read, have reasons to call home, donate to the local church and school, and many more reasons to keep the trusted, hometown connection. Think about it...how many of your high school classmates and friends still get their hometown newspaper in some form or fashion, then...pass it onto someone else...or now, how many share their hometown

newspapers website username and password...the answer is a LOT! And if we have to go back to look at an insurance legal from 1985 or 2015...we can count on one place we know it's going to be...in the hometown newspaper. Why remove that trust, that security, that sense that I am part of a decision-making process where I live, own property, or just still care about. Posting these legals locally is good for my paper, my community, and my readers. I know my readers feel that way too.

Thank you for your time,

Sincerely  
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