

March 6, 2025
North Dakota Legislature
Senate Transportation

Dear Senator Clemens – Chair, Senator Cory – Vice-Chair, and Members of the
Transportation Committee,

Thank you for giving the National Association of Mutual Insurance Companies (NAMIC) an
opportunity to submit written testimony to your committee for the hearing on HB 1250.

The National Association of Mutual Insurance Companies (NAMIC) is the largest
property/casualty insurance trade association in the country, with more than 1,400
member companies. NAMIC supports regional and local mutual insurance companies on
main streets across America and many of the country's largest national insurers. NAMIC
members represent 40 percent of the total property/casualty insurance market, serve more
than 170 million policyholders, and write nearly \$225 billion in annual premiums. NAMIC's
members who write property/casualty insurance in the State of North Dakota represent
roughly 40% of the marketplace.

NAMIC has concerns regarding the impact of HB 1250. This legislation would exclude
violations of two point or less from being information available to insurers. By limiting this
information, it will be difficult to price insurance products accurately to reflect the true cost
of higher risk drivers.

A driver who violates traffic laws is at a higher risk of accidents and incidences. As a result,
their insurance rates should reflect this reality and hopefully encourage them to be more
mindful of speed limits and other traffic laws. Additionally, by excluding this data, it could
cause insurance products to be mispriced, which could negatively impact safe and mindful
drivers.

For these reasons, NAMIC encourage the committee to vote NO on HB 1250.

Respectfully submitted,

Phillip Arnzen
Regional Vice President – Midwest
National Association of Mutual Insurance Companies