

Fifty-fifth  
Legislative Assembly  
of North Dakota

**SENATE CONCURRENT RESOLUTION NO. 4043**

Introduced by

Senators Fischer, Krebsbach, Nalewaja

Representatives Carlson, Skarphol, Wald

1 A concurrent resolution directing the Legislative Council to study the issue of insurance brokers  
2 acting as consultants and the public policy of prohibiting insurance consultants from collecting  
3 commissions, consulting fees, and policy fees.

4 **WHEREAS**, the insurance industry is rapidly evolving as the new millennium  
5 approaches; and

6 **WHEREAS**, the fashion in which insurance products are being marketed is changing;  
7 and

8 **WHEREAS**, the commission structure of certain insurance products makes it  
9 economically unfeasible to market products to particular markets; and

10 **WHEREAS**, although numerous professions in North Dakota are allowed to charge  
11 consultant fees during the normal course of business, insurance brokers are prohibited from  
12 being paid a consulting fee or policy fee in addition to collecting commission for insurance sold  
13 to the same client;

14 **NOW, THEREFORE, BE IT RESOLVED BY THE SENATE OF NORTH DAKOTA, THE**  
15 **HOUSE OF REPRESENTATIVES CONCURRING THEREIN:**

16 That the Legislative Council study the issue of insurance brokers acting as consultants  
17 and the public policy of prohibiting insurance consultants from collecting commissions,  
18 consulting fees, or policy fees; and

19 **BE IT FURTHER RESOLVED**, that the Legislative Council report its findings and  
20 recommendations, together with any legislation required to implement the recommendations, to  
21 the Fifty-sixth Legislative Assembly.