

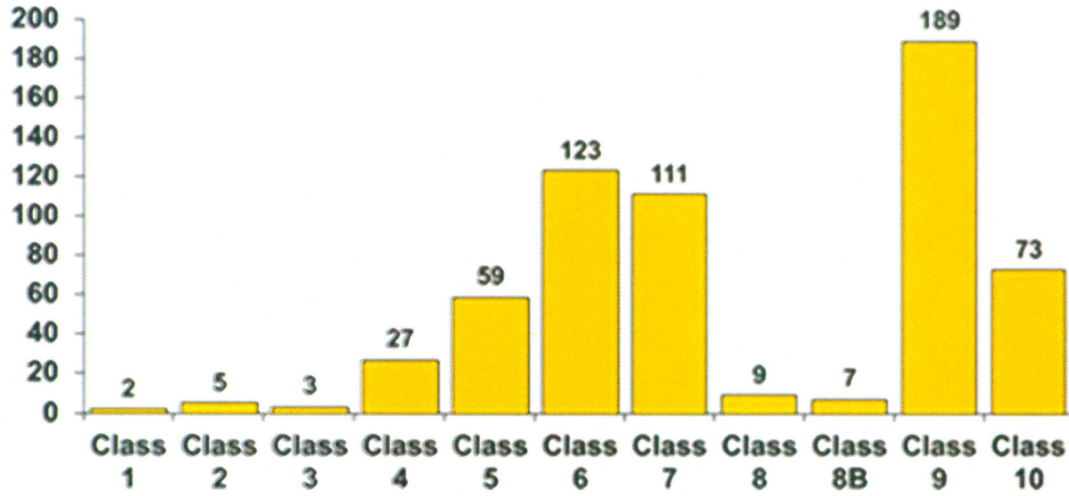
Thanks for coming up to meet with us today, here is the information that you requested. I have also attached our org chart that describes the requested changes to positions that would move divisions or be eliminated or declassified or reclassified.

**Savings to North Dakotans from RAND in 2019 (2020 Numbers still being finalized): \$43,001,758**

	BCBS	Sanford	MHP	
<b>2019 Individual Market Premium</b>	\$168,671,799	\$40,600,131	\$2,778,166	
<b>Non-RAND Est.</b>	\$202,406,159	\$49,288,559	\$3,357,136	Estimated Total Savings For North Dakotans
<b>Estimated Savings</b>	\$33,734,360	\$8,688,428	\$578,970	\$43,001,758

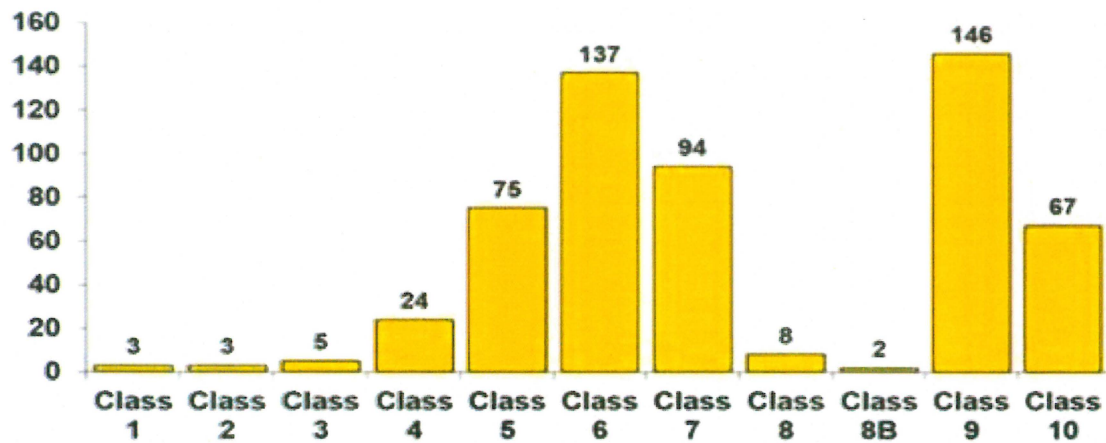
Fire District Information (for Rep. Howe, I will also email him):  
2019

### North Dakota



2021:

### North Dakota



Rating Class	2019	2021	Change
1	2	3	1
2	5	3	-2
3	3	5	2
4	27	24	-3
5	59	75	16
6	123	137	14
7	111	94	-17
8	9	8	-1
8B	7	2	-5
9	189	146	-43
10	73	67	-6

The biggest takeaways for me are from 2019 to 2021 we had 43 fewer class 9 fire departments and 6 fewer class 10 departments. These numbers were provided from ISO and I believe the fire marshals office.

As I mentioned in my testimony the movement from a 9 to an 8 is where we will see increased fire protection that should lead to improved homeowners insurance coverage.

And lastly requested changes to from the 19-21 base budget:

Additions:

- ▶ Declassify our Legal Assistant (\$142,442 salary and fringe) position to an Attorney (\$221,646 salary and fringe) position.
- ▶ Repurpose a vacant FTE from Company Licensing Division (\$210,711 salary and fringe) to strengthen the Fraud Division by adding another Fraud Investigator.
- ▶ Declassify our Supervising Examiner position. Requesting total \$279,203 salary and fringe for that position.
- ▶ Responsibility workload increase SHIC Lead (\$5,998 salary and fringe)
- ▶ 5 temporary employees to assist during SHIC open enrollment (\$108,000 increase to operations line)
- ▶ Funding approve Adjustor Licensing Position (\$115,276 salary and fringe)

Reductions:

- ▶ Cutting a total of 4 FTEs from 2019-21 budget.
  - ▶ Producer Licensing Division Director (\$236,127 salary and fringe)
  - ▶ Retired Senior Analyst position (\$158,485 salary and fringe)
  - ▶ RAND Healthcare Review Analyst (\$146,880 salary and fringe)
  - ▶ Admin Assistant (\$115,171 salary and fringe)
  - ▶ *Note: We are eliminating 4 positions but asking for the Adjustor Licensing position back (or to be funded) resulting in a net of -3 to our FTE line.*

Resulting in final request of:

- ▶ 2021-23 Request
  - ▶ \$8,078,903 for salary and fringe
  - ▶ \$1,707,083 for operations
  - ▶ Total Appropriation \$9,785,986
  - ▶ RAND Continuing Appropriation (Probably better discussed in HB 1087 that will be before the full appropriations committee in the near future)
  - ▶ Fire District Grant Fund Continuing Appropriation
  - ▶ 38 FTE Count
- ▶ 1.32% Reduction in salary and operating lines from 2019-21

As a reminder over the past 5 years our salary and operating lines: (based on our requested 21-23 budget numbers, and not including any employee compensation package.



If our request is approved as asked for our salary and operating line will be down 7% over the past 5 years and our FTE count will be down 23.23% over the past 5 years.

	2015-17 Expenditures	2017-19 to 15- 17 Difference	2017-19 Expenditures	17-19 to 19- 21 Difference	2019-21 Expenditures	19-21 to 21- 23 Difference	2021-2023 Request	2021-23 to 2015-17 Difference
Salaries	\$8,943,097	-4.40%	\$8,549,567	-4.67%	\$8,149,998	-0.87%	\$8,078,903	-9.66%
Operating	\$2,512,042	-13.23%	\$2,179,777	-18.95%	\$1,766,675	-3.37%	\$1,707,083	-32.04%
Total Salary & Operating	\$11,455,139	-6.34%	\$10,729,344	-7.57%	\$9,916,673	-1.32%	\$9,785,986	-14.57%
FTE	49.50	-7.07%	46	-10.87%	41	-7.32%	38	-23.23%