



March 9, 2021

ND House Industry, Business and Labor Committee

Chairman LeFor

## **ND SB 2072**

The American Property Casualty Insurance Association (APCIA) is composed of over 1,200 member companies and 330 insurance groups and represents the broadest cross-section of home, auto, and business insurers of any national insurance trade association. In North Dakota, APCIA member insurers provide almost 69 percent of all the insurance purchased by the state's citizens and businesses.

ND Insurance Commissioner Godfread, as chair of the NAIC's Innovation and Technology Task Force, has been a leader on this subject and should be commended for his role in advancing this forward leaning legislation which will benefit insurance consumers.

### **We urge you to support SB 2072.**

This is important legislation that will afford insurers clearer authority to provide both commercial and personal lines' customers with loss control and mitigation products and services without running afoul of any prohibitions regarding the prohibited practice of rebating. In short, without this legislation and its amendments, based upon legislation pending at the National Association of Insurance Commissioners (NAIC), insurers would not be able to easily provide their customers with devices as simple as moisture sensors (which warn a property owner of a leaking hot water heater or similar damage or loss) or similar products for fear of violating the state insurance anti-rebating law which prohibits insurers from providing certain benefits to their customers in connection with their insurance policies.

Thank you.

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