



**March 22, 2021**

**North Dakota House Industry, Business and Labor Committee**

**SB 2150**

**Chairman Lefor and Members of the Committee,**

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.

We support SB 2150 because it expands the types of coverage a property service contract may provide coverage for. By expanding coverage to include such things as the repair or replacement of tires and wheels, windshields and key fobs, SB 2150 extends a uniform and balanced regulatory framework to the sale of these products. Regulatory certainty, in turn, provides our members with greater confidence in offering these products for sale to the consumers of North Dakota.

**We urge you to pass SB 2150.**

Thank you.

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