

HB 1032 – Testimony by Dustin Gawrylow (Lobbyist #266) North Dakota Watchdog Network

The North Dakota Watchdog Network is in favor of policies that lead to transparency for consumers.

Based on the expert reports and testimony previously provided, it appears there is a difference between transparency for consumers and transparency at the wholesale level – and that transparency at the wholesale level may not benefit transparency at the consumer level.

The State of North Dakota should work with industry to seek ways to lower costs and increase transparency. Judging by how some insurance companies are in favor of this bill, and other opposed – it appears that this bill is dragging the state into a turf war – and having the state pay for market research that may give some companies a competitive advantage over others.

Whenever various players in an industry take different sides on a bill such as this, legislators should factor in who wins and who loses with the proposed legislation.