

Chairman and Members of the Committee,

Please disregard my first letter. I am passionate about publishing insurance abstracts in all newspapers, and in my haste believed the legislature was still deciding about whether to change the law to publish the abstracts in just a small number of newspapers. I support HB #1398 and ask that you do the same.

Thank you for the opportunity to provide testimony regarding House Bill #1398, which pertains to the publication of insurance abstracts in North Dakota newspapers.

Transparency has always been a cornerstone of our state's governance and communication with its citizens. Since the days when North Dakota was a territory, newspapers have played a vital role in ensuring public access to critical information. The publication of legal notices, including insurance abstracts, is not just a tradition—it is a proven method of informing the public about matters that may directly affect them.

Contrary to what some may believe, there are readers who regularly engage with and rely on this information. Newspapers remain an accessible and trusted source of local news and public notices for a significant portion of our population, particularly in rural areas. Many North Dakotans, especially those who may not have consistent internet access or feel comfortable navigating online platforms, still turn to their local newspapers for reliable, pertinent updates.

Additionally, the cost to insurance companies to publish these abstracts is minimal—just \$250 per year. This modest expense is a small price for ensuring public access to this insurance-related information and supporting a transparent system that benefits all North Dakotans.

It is also crucial to acknowledge the financial implications that the removal of this requirement will have on local newspapers across the state. Many of these newspapers operate on tight margins and rely on revenue from publishing legal notices to sustain their operations. Losing this source of income could force some newspapers to downsize, reduce coverage, or, in the worst cases, shut their doors entirely. Such closures would be a tremendous loss, not only for the newspaper industry but also for the communities they serve, as these publications often serve as the primary source of local news, events, and public records.

Rejecting House Bill #1398 undermines the principles of transparency and accountability and jeopardizes the ability of North Dakota newspapers to fulfill their vital role in serving our citizens. I respectfully urge the committee to support this bill and restore this essential and longstanding channel for public information.

Thank you for your time and consideration.

Kristi Bohl, Publisher

Burke County Tribune