

Committee Hearing
HB1398

Members, thank you for allowing me to share my thoughts on HB1398, I'd love to be there in person and hopefully I can... I am in favor of this amendment and here's my honest take on HB1398

Newspapers have been and continue to be the life blood of its community, especially in the rural areas. People in and from the community read their paper cover to cover. They don't always remember where they saw the information, but they know, 'It's in the paper somewhere' and are able to go back and look, or call the paper and ask where it was (and believe me we get these calls daily). This is one key reason I believe Insurance legals should stay where they are. Simply, by staying in their local newspaper, they are staying IN OUR COMMUNITY and these companies are coming to them sharing how they are spending the policy holder's money. Most times, these companies are NOT in North Dakota, the decision makers have probably never stepped foot into our community, or even our state – our local agents are here (sometimes), but aren't high enough on the food chain to answer for some of this information. This is one way our citizens can see first-hand where our money is being spent. I say our money, because it's our premiums paying for the legals, the big insurance companies are not paying for this...my neighbors are. I am 100% ok explaining to my neighbors why their premium is slightly higher when I am helping to keep people from the East or West coast accountable for their charges to us. Reading all of the legals can be daunting, but because the information in those documents are standardized across all of the companies, (meaning they all read the same way), easily shows me any large discrepancies that can be noted and we can see them, then decide for ourselves if it's time to look at another insurance company option. The key for me, again, is I am seeing this in my newspaper in my living room or kitchen table, in my house, in my community, in my state. I don't have to try to find it elsewhere, but if I want to look for it elsewhere, it's on my newspaper's website and North Dakota Newspaper's Website(s). Today, the internet is an easier option for some, but many North Dakotans, especially the elderly, do not have the knowledge to find them...however, once again, they are, where they always were...in THEIR newspaper.

Another obvious key reason is transparency. I am ok this should have been first, but I wanted to stress the local aspect and that IS the key to most North Dakotans. One can ask...Is that money being wasted? Well, any community promoter will tell you for every dollar spent in 'their' community, it generates \$7...now, who owns most of the newspapers in North Dakota...that's right, North Dakotans do...and again, they are the life blood of their community. This revenue, that again comes from premiums...paid for by people in our community...will get used locally, within the communities these papers cover. If we stop, will these dollars go back into North Dakotan's hands, into premium holder's hands...don't kid yourself...(PAUSE) we know the answer to that! And, if we stop printing them in our hometown paper, will we know where to find these in the future, will we lose confidence in these companies for not allowing us to see this information in OUR newspaper? Will we continue to have the sense that these insurance companies are in this game of life WITH us – or trying to hide even more that they don't think we need to know? I believe if you ask a North Dakotan insurance customer if they'd prefer these documents out in the open, in public, in THEIR paper, they would overwhelmingly say yes, they like them where they are. Then, if you tell them a very small amount of those legals are being paid for by their premiums and disclose that TRUE amount...I believe they'd all say YES, keep that going as they know it today – they can always easily look back if need be.

I am proud to own a small independent newspaper, my doors would remain open if this bill would not pass, but it may affect my employees raises, my next technology upgrade, my donation to the music or sports boosters, or even adding more full color pages to my paper so the basketball game or kids with Santa can be in full color versus black and white, but I guess I'd need to hear all the reasonings of why someone doesn't think it's a good practice to leave things as they are, as they have been for years....honest and open

to everyone as, again, they have been for decades...because I know the above and several more reasons I like them where they are...in MY house, in MY paper, and where I can get to them any time I want...adding onto that...bottom line...simple transparency.

Saying newspapers are dead is just not true, been hit hard may be true in other states, but not North Dakota. Since taking over my paper in 2005, my subscriptions are up, my advertising is up, and my community appreciates and supports me...and so do the hundreds that have moved away, but still subscribe to their hometown paper – now, a large percentage is on-line, but nonetheless, they still subscribe, read, have reasons to call home, donate to the local church, and many more reasons to keep the trusted, hometown connection. Think about it...how many of your high school classmates and friends still get their hometown newspaper in some form or fashion, then...pass the information they read onto someone else...the answer is a lot! And if we have to go back to look at an insurance legal from 1985 or 2015...we can count on one place we know it's going to be...in my hometown newspaper. Why remove that trust, that security, that sense that I am part of a decision making process where I live, own property, or just still care about. I know posting these legals is good for my paper, my community, and my area property owners. I know my readers feel that way too.

Thank you for your time,

Sincerely
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