

January 20, 2025

House Industry, Business and Labor Committee HB 1398
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CHAIRMAN WARREY AND COMMITTEE MEMBERS:

My name is Allison Olimb. For the past 747 weeks, 747 Monday deadlines, 747 issues ... I have been the editor of a small, weekly newspaper in Park River, North Dakota. Prior to that, I served as the community reporter ensuring a voice for our rural corner of the state. The Walsh County Press serves as the official newspaper for the communities of Park River, Edinburg, Hoople, and Fordville as well as their respective schools. I currently serve as the president of the North Dakota Newspaper Association and have been on the NDNA board since 2020.

Please accept this written testimony IN FAVOR of the amendment proposed to House Bill 1398.

North Dakota Century Code 26.1-03-10 is simple. It states that an insurance company is required to publish an abstract of its annual statement in a newspaper of general circulation where the company has an agency. The line in question is: "The abstract of the annual statement of each company, other than a state or county mutual insurance company, must be published at least three times in one newspaper of general circulation, designated by the commissioner, printed and published in each judicial district in this state in which the company has an agency."

For decades the interpretation of that line is not that the abstract of ALL COMPANIES be published in one newspaper as designated in each district. The interpretation has been that EACH COMPANY be designated to a newspaper of general circulation in said district. House Bill 1398 would bring a clear definition to the process that already works.

Over the past 16 years of my career, our pages have seen changes in our rural communities as they continue to grow and change, adapt and thrive. The one thing that had not changed is that every May right alongside the first farmer of the season taking to the fields, spring baseball tournaments, state track coverage, and the graduation ceremonies, we publish 19-22 insurance abstracts, which results in just under two pages of space.

This process has changed throughout my career from manual data entry and formatting to being able to copy from digital PDF forms. The only major change to the template has been the name of the insurance commissioner. The "form prescribed by the commissioner" has not changed.

This year is the first year of my career that we have been told we will not receive a single abstract. The entirety of our abstracts will be going to the neighboring newspaper in community with a higher population.

The law states that the insurance commissioner can choose where those abstracts are published in each district. That decision was made to only publish in the publication with the highest subscriber list in each district. For each insurance company, it is a nominal fee. For each newspaper,

it is a percent of the budget that makes a huge impact. For a rural community, it could be devastating.

But in truth, this is deeper than that. Open records and transparency matter and people are looking at insurance companies closer than ever.

Insurance Commissioner Godfread himself authored an op/ed article that was sent out to media statewide on January 15. His communications director urged publication of the free op/ed article as the piece is a “timely article for your readers” on the state of insurance in North Dakota.

They know that North Dakotans read the newspaper.

Among other points, the article stated that it was important to keep consumer protections intact. We as newspaper publishers across North Dakota could not agree more.

These abstracts offer consumer reassurances that an independent third party is keeping these companies honest and transparent.

This system of keeping these annual statements public, which has been executed by the North Dakota Newspaper Association for decades, ensures that the insurance agencies comply with state law without requiring state interference.

By splitting the work across the state’s available publications and not limiting it to one per district, there is a series of checks and balances to ensure that each abstract is executed correctly.

It is the newspaper industry that is putting this information into an accessible format. It is the newspaper industry that is ensuring that the consumer can access the data across multiple issues. It is the newspaper industry that posts public notice on [www.ndpublicnotices.com](http://www.ndpublicnotices.com) at no additional change to units of government. For each insurance company the cost is \$250. The cost to the state is zero.

The system has remained the same because it works and it serves the public good. North Dakotans who access the news via print publications are intelligent consumers. I urge you to support this amendment to House Bill 1398 to ensure that rural newspapers like mine can continue to provide this essential service to our communities.

Thank you for your consideration.