



North Dakota House of Representatives

STATE CAPITOL
600 EAST BOULEVARD
BISMARCK, ND 58505-0360



Representative Steve Vetter

District 18
804 South 17th Street
Grand Forks, ND 58201-4241
smvetter@ndlegis.gov

COMMITTEES:

Judiciary (Vice Chair)
Government and Veterans Affairs

Chairman Ruby and Transportation committee, my name is Steve Vetter from district 18 which is Grand Forks along the Red River to Manvel.

The Genesis of this bill came from talking to a property casualty agent in combination with my personal experience. In my time in the legislature, I have seen several bills requiring tarping of trucks or punishing trucks or trailers because people are mad about their windshield getting damage. This is because there are no pre-deductible plans are offered in North Dakota. If you have a \$500 deductible plan, having a \$500 replacement windshield cost the insurance doesn't help you unless you lower your deductible to \$250.

After talking to a property causality agent, I decided to look into this bill and what you see before today.

I do not want to mandate the insurance companies have glass coverage on all plans. The bill's intent is to have the insurance companies offer just some type of pre-deductible plan but knowing that selecting that plan would cost you more monthly premiums. For example, pre-deductible glass coverage play, they could pay extra for it. What type of pre-deductible plan is offered to the ND consumer is up to the market and the insurance companies.

I have talked to people representing the interests of the insurance companies. We have come to an agreement. I have provided you with an amendment.

Please give HB 1240 a Do Pass recommendation. Thank you, I will stand for questions.