



January 21, 2025

RE: OPPOSE, [HB1298](#) Speed Limit Increase

APCIA is the primary national trade association for home, auto, and business insurers. Our mission is to promote and protect the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. On behalf of over 1200 APCIA member companies, who together write nearly 60 percent of the auto insurance written in the US.

In North Dakota, APCIA's members write more than \$9.1 billion in property and casualty insurance premiums. We respectfully submit the following comments in opposition to **HB1298**.

While the intention behind this bill may be to enhance travel efficiency, APCIA believes that raising the speed limit poses several serious safety concerns.

Research indicates that higher speed limits lead to an increase in traffic accidents and fatalities. When vehicles are traveling at higher speeds, the potential for catastrophic collisions rises significantly. The difference of just 5 miles per hour can mean the difference between a survivable accident and a tragic outcome. In a state where inclement weather conditions can dramatically affect road safety, it is crucial to prioritize the well-being of all drivers and passengers.

Moreover, increasing the speed limit can place additional strain on our emergency response services. Higher speeds result in more severe accidents, which could overwhelm our first responders and hospitals, particularly in rural areas where resources may already be limited. A higher speed limit could thus inadvertently compromise the safety of our communities.

As premiums are often influenced by accident rates and the severity of crashes, even a small increase in the speed limit could lead to higher claims and costs for insurers. In turn, this may be reflected in rising premiums for North Dakota drivers, creating an additional financial burden. APCIA urges legislators to focus on promoting road safety and reducing accidents, not on increasing speed without consideration of the consequences. APCIA urges the committee to **VOTE NO on HB1298** and to reconsider the implications of this bill.

Respectfully,

Brooke Kelley

A handwritten signature in black ink that reads "Brooke Kelley". The signature is written in a cursive, flowing style.



Assistant Vice President, State Government Relations
American Property Casualty Insurance Association