



# BUDGET REQUEST

2025-2027 Biennium



**NORTH DAKOTA**  
Insurance Department

Jon Godfread, Commissioner

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# ABOUT OUR AGENCY

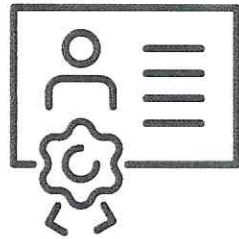
## Our Mission

*Safeguarding the promises made to North Dakotans and fostering a fair and thriving marketplace to meet the needs of our consumers and evolving insurance industry.*

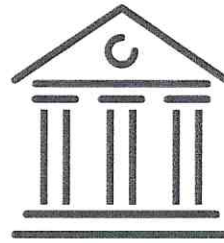
## Our Core Functions



**Consumer Protection**



**Company & Producer Licensing**



**Market Conduct & Financial Regulation**



**Product Regulation**

## Our Numbers

**2,578**

**Companies Licensed by the Department**

**125,429**

**Producers Licensed by the Department**

**\$3.3 million**

**Consumer Assistance Relief in 2023**

## Our Divisions

**Property & Casualty**

**Life & Health**

**Administrative**

**Producer Licensing**

**Fraud**

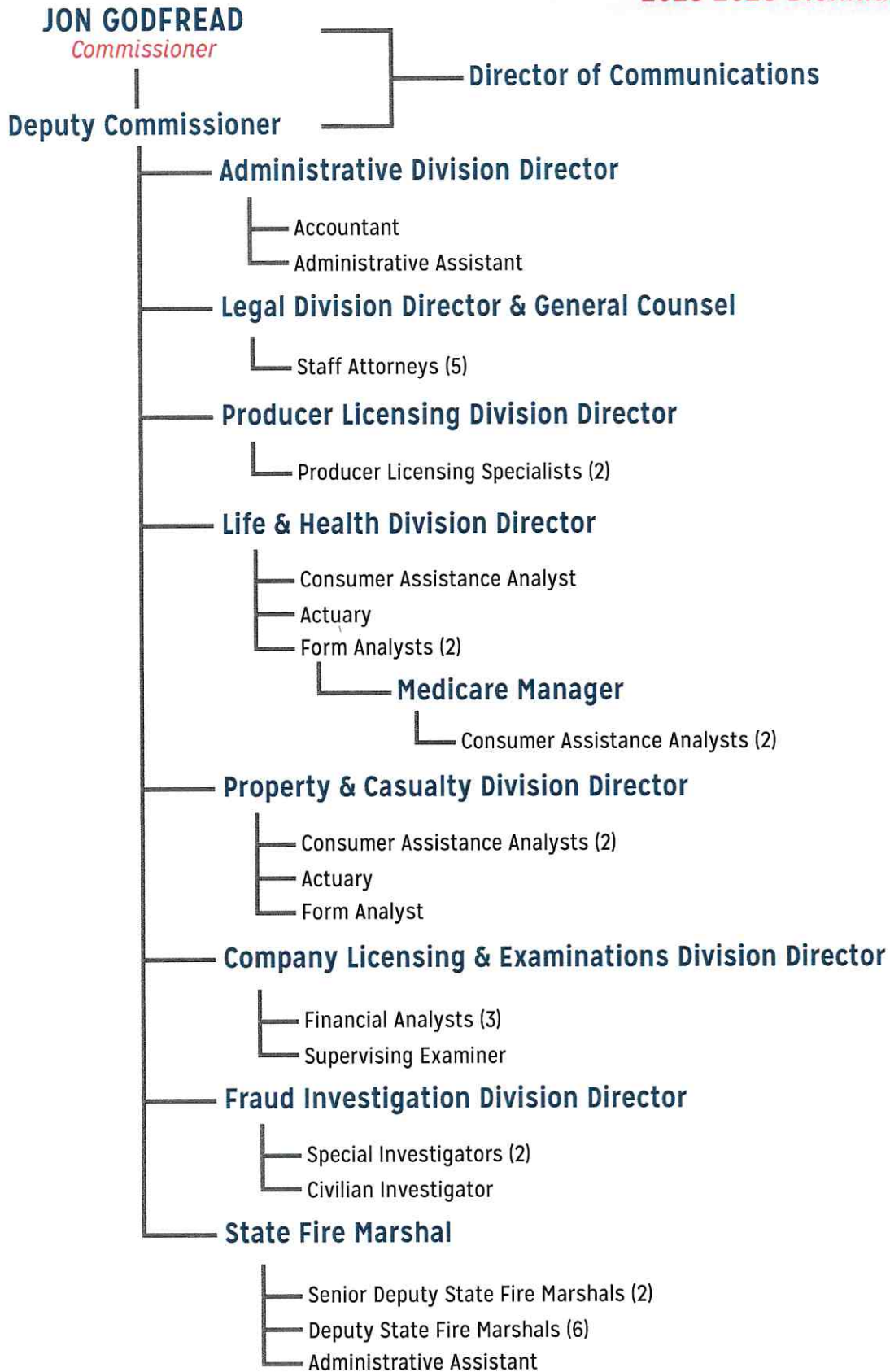
**Legal**

**Company Licensing & Examinations**

**State Fire Marshal**

# ORGANIZATIONAL CHART

2023-2025 Biennium



# BUDGET BY DIVISION



# OFFICE OF THE STATE FIRE MARSHAL



The State Fire Marshal is responsible for enforcing state laws relating to the storage, sale, and use of combustibles and explosives, installation and maintenance of automatic or other fire alarms and fire extinguishing equipment, and for inspections of State buildings, public and private schools, child care facilities, and licensed liquor establishments.

From statehood to the 1960s, the State Fire Marshal reported to the Insurance Commissioner. To focus on arson investigations and fire-related crimes, the Fire Marshal's office was moved to the Office of the Attorney General. In 2023, the 68th Legislative Assembly approved legislation (SB 2211) that moved the Office of the State Fire Marshal back to the Insurance Department.

## Transition Successes

Increased focus on Community Risk Reduction (CRR) initiatives.

Launch of dedicated website and social media channels.

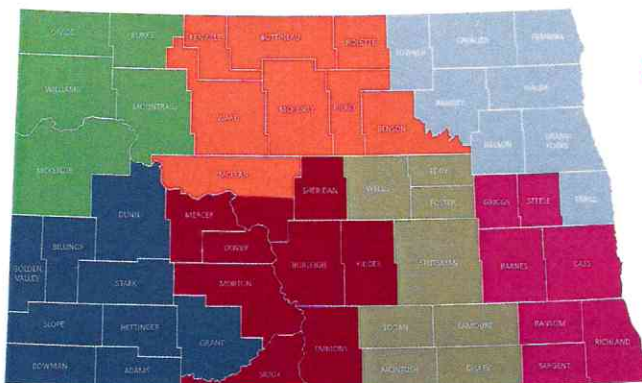
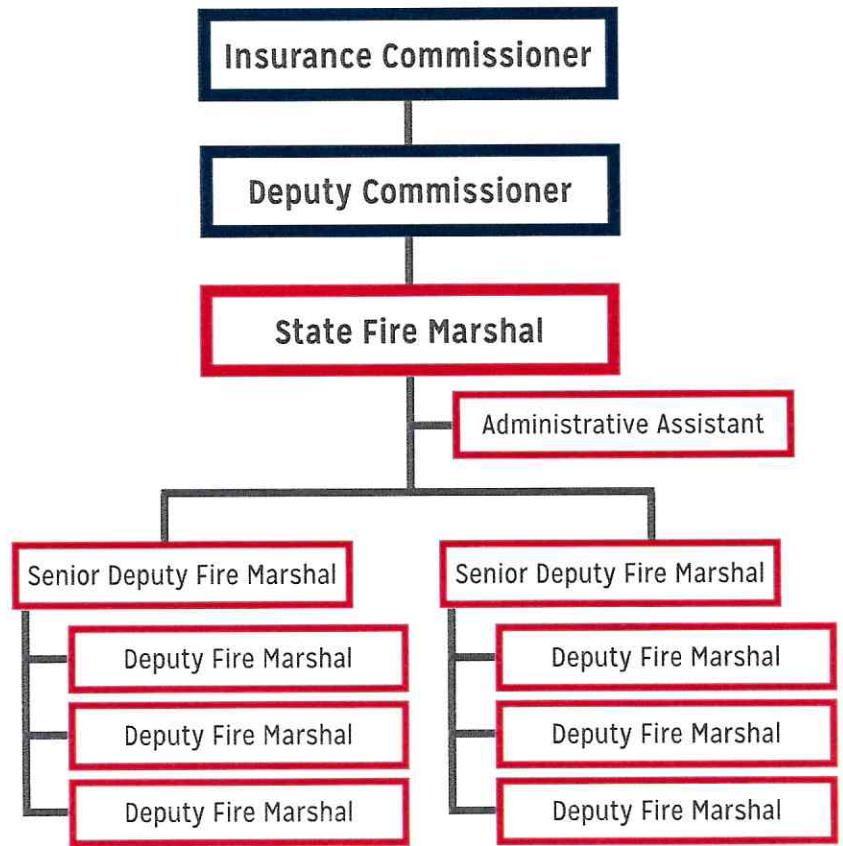
Integrated Deputy Fire Marshal offices into local fire halls.

7 of 8 Deputy positions have been filled.

59% decrease in fire districts with ISO 10 ratings since 2023.

Increase in fire districts reporting incidents.

Today, the State Fire Marshal is appointed by the Insurance Commissioner. The Office of the State Fire Marshal is a division within the North Dakota Insurance Department.



## Deputy Fire Marshal Locations

- West Fargo
- Jamestown
- Bismarck
- Dickinson
- Williston
- Minot
- Grand Forks

# BUDGET REQUEST AT-A-GLANCE

## 25-27 Budget Request

Description	Department Request	Armstrong Proposal	House Appropriations
Salaries & Benefits	\$13,116,852	\$12,712,587	\$11,849,389
Operating	\$2,635,603	\$2,623,893	\$2,608,188
Capital Assets	\$90,000	\$90,000	\$90,000
FTEs	51	49	47

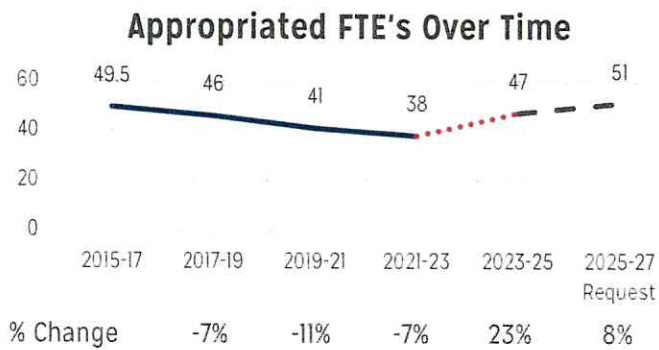
**Retirement & Overtime**  
 Because of the implementation of the FTE Funding Pool, \$83,250 is requested to meet the obligations of our team members. This includes overtime accrued by the State Fire Marshal division and PTO payouts to long-time team members.

## Requested FTEs

*Salary & fringe benefits included.  
 \*Indicates Department estimated figure.*

			
<b>Company Financial Analyst</b>	<b>Communications Specialist</b>	<b>Staff Attorney</b>	<b>Consumer Assistance Analyst</b>
\$207,577	\$190,258*	\$273,305	\$213,071*

## Appropriated FTE History



Red dotted line indicates transfer of the State Fire Marshal from the Attorney General to the Insurance Commissioner.

# OPERATIONS BREAKDOWN

Travel	\$ 645,058
IT - Software/Supplies	\$ 37,150
Professional Supplies	\$ 33,222
Safety	\$ 35,001
Building Supplies	\$ 1,200
Miscellaneous Supplies	\$ 15,700
Office Supplies	\$ 10,080
Postage	\$ 2,959
Printing	\$ 17,098
IT Equipment under \$5,000	\$ 11,401
Other Equipment under \$5,000	\$ 15,600
Office Equipment/Furniture under \$5,000	\$ 19,651
Insurance	\$ 11,090
Rental/Leases - Equipment/Other	\$ 4,320
Rental/Leases - Building & Land	\$ 320,080
Repairs	\$ 6,959
IT - Data Processing	\$ 555,376
IT - Communications	\$ 108,396
IT - Contract Service/Repair	\$ 7,200
Professional Development	\$ 125,066
Operating Fees and Services	\$ 95,599
Professional Services	\$ 539,400

**Total**

**\$ 2,635,603**

## Travel

The Department has nine fleet vehicles. An increase in funds is requested to offset the 69% increased mileage charge being issued by NDDOT. Fleet vehicles are used by fraud investigators and deputy fire marshals.

## IT

The Department is seeking additional funds to offset the increased expenses from NDIT. This includes an 11% increase in data processing fees, 26% increase in phone usage fees, and 20% increase in technology support fees. These charges are required by NDIT.

# FUNDING SOURCES

Fees & fines generated by the insurance industry

Insurance Premium Taxes

1.75%

Insurance Tax Distribution Fund

Fire Districts  
Continuing Appropriation  
CY2024: \$14,556,938  
CY2023: \$13,494,370

\$102 million

Insurance Regulatory Trust Fund

Insurance Department budget  
\$15.4 million

North Dakota Firefighter's Association - \$2.4 million

Limited to \$1 million reserve after each fiscal year. Anything in excess is turned over to the General Fund.

\$6.1 million  
(Estimated)

General Fund