2021 HOUSE INDUSTRY, BUSINESS AND LABOR

HB 1062

2021 HOUSE STANDING COMMITTEE MINUTES

Industry, Business and Labor Committee
Room JW327C, State Capitol

HB 1062
1/12/2021

Confidentiality of insurance filings

(8:00) Chairman Lefor: Called HB 1062 hearing to order.

Representatives	Attendance
Representative Mike Lefor	P
Representative George Keiser	P
Representative Mary Adams	P
Representative Pamela Anderson	P
Representative Jared C. Hagert	P
Representative Jim Kasper	P
Representative Scott Louser	P
Representative Dave Nehring	P
Representative Emily O'Brien	P
Representative Mitch Ostlie	P
Representative Dan Ruby	P
Representative Austen Schauer	P
Representative Greg Stemen	P
Representative Paul J. Thomas	P

Discussion Topics:

- Abstract of the annual statement
.
- Confidentiality of insurance companies & examination staff

John Arnold~Deputy Commissioner-ND Insurance Dept (8:01): Introduced HB 1062 & submitted testimony # 523.

(8:05) Committee questions.

Johnny Palsgraaf-General Counsel-ND Insurance Dept (8:14)

Jack McDonald~ND Newspaper Association (8:23): Testified in opposition & submitted testimony #568.

Sarah Elmquist~ND Newspaper Association (8:32): Testified in opposition & submitted testimony # 542.

Chairman Lefor closes the hearing **(8:39)**.

Committee comments **(8:40)**.

Rep Kasper: Moves a do not pass

Rep Schauer: Second.

Representatives	Vote
Chairman Lefor	Y
Vice Chairman Keiser	Y
Rep Hagert	Y
Rep Jim Kasper	Y
Rep Scott Louser	Y
Rep Nehring	Y
Rep O'Brien	Y
Rep Ostlie	Y
Rep Ruby	Y
RepSchauer	Y
Rep Stemen	Y
Rep Thomas	Y
Rep Adams	Y
Rep P Anderson	Y

Motion passes 14-0-0 & **Rep P Anderson** is the carrier.

Additional written testimony: #703 Neutral. # 469, 543, 563, 573 all against.

End time (8:48)

Ellen LeTang, Committee Clerk

REPORT OF STANDING COMMITTEE

HB 1062: Industry, Business and Labor Committee (Rep. Lefor, Chairman) recommends **DO NOT PASS** (14 YEAS, 0 NAYS, 0 ABSENT AND NOT VOTING). HB 1062 was placed on the Eleventh order on the calendar.

HOUSE BILL NO. 1062

Presented by: **John Arnold**
Deputy Commissioner
North Dakota Insurance Department

Before: **House Industry, Business and Labor Committee**
Representative Mike Lefor, Chairman

Date: **January 12, 2021**

TESTIMONY

Good Morning, Chairman Lefor and members of the committee. My name is John Arnold and I am the Deputy Insurance Commissioner for the North Dakota Insurance Department. I appear before you this morning in support of House Bill 1062, which was introduces at that request of Commissioner Godfread, and deals with certain records from insurance companies licensed in this state.

Section one would eliminate the need for insurance companies to have published an abstract of the annual statement that they file with the Department. Currently, this abstract must be published three times in a newspaper of general circulation in each judicial district in which the company conducts business. As an alternative, the Department is suggesting that this abstract be made available sole on its website. We believe that this increases access to public and reduces an expense to insurance companies. An example of the abstract is attached to this testimony.

Sections two and three extend the confidentiality granted to the workpapers of the Department's statutory financial examinations to those of the quarterly financial analysis and of market conduct examinations. The Department has found that the confidentiality of workpapers in financial examinations leads to an increase in transparency through the free flow of information between insurers and examination staff.

Finally, section four would exempt rate and form filings from open records laws until the they have been approved by the Department. This includes filings that insurers have withdrawn from consideration or the Department has disapproved.

I respectfully request a “do pass” recommendation from the committee on House Bill 1062. I am happy to take any questions.

Public Notices

STATE OF NORTH DAKOTA
IN DISTRICT COURT
COUNTY OF BURLEIGH
SOUTH CENTRAL JUDICIAL DISTRICT
Marliss I. Anderson,)
Plaintiff,)
v.)
Gabriela S. Centeno,)
Defendant.)
Civil Case No. 08-2020-CV-01636

SUMMONS

[1] To: Gabriela S. Centeno, Defendant
404 W. Main Street, #100
Mandan, ND 58554
701-220-6603
[2] You are hereby summoned and required to appear and defend against the Complaint in this action, which is herewith served upon you, by serving upon the undersigned an answer or other proper response within twenty (20) days after the service of this Summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the Complaint.
Dated: March 27, 2020.
MICHAEL R. HOFFMAN
North Dakota Bar ID 04366
Attorney for Plaintiff
120 North 3rd Street, Suite 100
Bismarck, ND 58501
701-355-0900
/s/ Michael R. Hoffman
Michael R. Hoffman
hoffmanmike@yahoo.com;
pkthurn@yahoo.com

5/15, 22 & 29 - 7670

15108

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
Family Mutual Insurance Company
In the state of North Dakota

Total Admitted Assets	8752231
Total Amount of All Liabilities	1200350
Surplus As Regards Policyholders	7551881
Total Income	2958062
Total Disbursements	2265063

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Net Premiums Received	2309691
Net Losses Paid	844147

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

I, Jon Goodfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2020 (SEAL),
JON GODFREAD
Commissioner of Insurance

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2019 conformable to the requirements of the laws of this State regarding the business of insurance and
WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid.
NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2021.
IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of May, A.D., 2020 (SEAL)
JON GODFREAD
Commissioner of Insurance

5/22 - 5611

63312

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
Great American Life Insurance Company
In the state of Ohio

Total Assets	40018795515
Total Liabilities	37150682264
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2512500
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross paid in and Contributed Surplus	812369688
Unassigned funds	2053231063
Total Capital and Surplus	2868113251
Total Liabilities, Capital And Surplus	40018795515

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Total Life and Annuity Premiums Written	7083129
Total Life and Annuity Direct Losses Paid	3010161
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses Paid	24

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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JON GODFREAD
Commissioner of Insurance

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JON GODFREAD
Commissioner of Insurance

5/22 - 5604

To Place a Legal Advertisement
Call 355-8816 or
Fax 250-0195 or Email
legals@bismarcktribune.com

71455

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
Financial American Life Insurance Company
In the state of Kansas

Total Assets	9059515
Total Liabilities	1114945
Aggregate write-ins for special surplus funds	0
Common Capital Stock	1600000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross paid in and Contributed Surplus	6344569
Unassigned funds	0
Total Capital and Surplus	7944569
Total Liabilities, Capital And Surplus	9059514

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Total Life and Annuity Premiums Written	0
Total Life and Annuity Direct Losses Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses Paid	0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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JON GODFREAD
Commissioner of Insurance

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY

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WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid.
NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2021.
IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of May, A.D., 2020 (SEAL)
JON GODFREAD
Commissioner of Insurance

5/8, 15 & 22 - 5576

70939

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
Gerber Life Insurance Company
In the state of New York

Total Assets	4508999305
Total Liabilities	3996883909
Aggregate write-ins for special surplus funds	0
Common Capital Stock	148500000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross paid in and Contributed Surplus	224321134
Unassigned funds	139294262
Total Capital and Surplus	512115396
Total Liabilities, Capital And Surplus	4508999305

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Total Life and Annuity Premiums Written	899343
Total Life and Annuity Direct Losses Paid	280055
Total Accident and Health Direct Premiums Written	1920471
Total Accident and Health Direct Losses Paid	2699053

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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JON GODFREAD
Commissioner of Insurance

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY

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IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of May, A.D., 2020 (SEAL)
JON GODFREAD
Commissioner of Insurance

5/8, 15 & 22 - 5594

WEISZ & SONS INC.- PO BOX 1756, BISMARCK, ND 58503 is seeking quotes on any and all items or materials within the scope of the project. This project is located at the Bismarck Airport and titled "Construct West Detention Pond Drainage System & Miscellaneous Items". Bids need to be submitted by 8:00am May 29th, 2020. We will assist you in interpreting plans and specifications, preparing proposals, provide advice to obtain bonding and insurance, project scheduling, pit information (location, length of haul, type of road, etc.) method of measurement (seeding by the mile or acre, hauling by the ton-mile or by the hour, etc.) expected overtime, payment schedule, items of work included in the quote or any other project related issues. WEISZ & SONS INC. will be accepting quotes up until the deadline as specified. You can email your quotes to ryan@weiszandsons.net or fax your quote to 701-258-2194. To speak to someone in our office regarding quoting please contact Ryan Holen at 701-258-9770. Any and all disadvantaged businesses are encouraged to submit a quote. WEISZ & SONS INC. is an Equal Opportunity Employer.

5/22 & 26 - 8030

IN DISTRICT COURT,
BURLEIGH COUNTY, NORTH DAKOTA
IN THE MATTER OF THE PETITION
Jayme Jo Rowley

NOTICE OF PETITION FOR NAME CHANGE

PLEASE TAKE NOTICE that a Petition in the above-entitled matter will be filed with the Clerk of District Court for Burleigh County, North Dakota, requesting an Order changing the name of Jayme Jo Rowley (current full, legal name) to Jayme Jo Webb (requested full, legal name).
Pursuant to N.D.C.C. 32-28-02, thirty days previous notice of the intended application must be given in the official newspaper printed in this county. You are hereby notified that thirty days after publication, petitioner intends to file a petition requesting entry of the Court's Order changing the name of Jayme Jo Rowley (current full, legal name) to Jayme Jo Webb (requested full, legal name). Any objection to granting this name change must be given in writing to the address listed below within 30 days of the date of this publication. The written objection must also be filed with the Court. If no objections are given, the Court may respond to the Petition without further hearing.
Dated this 18th day of May, 2020.
/s/ Jayme Jo Rowley
Jayme Jo Rowley
717 Concord Drive
Bismarck, ND 58504

5/22 - 7923

62510

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
EquiTrust Life Insurance Company
In the state of Illinois

Total Assets	20735507490
Total Liabilities	19549475020
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross paid in and Contributed Surplus	784666772
Unassigned funds	398365698
Total Capital and Surplus	1186032470
Total Liabilities, Capital And Surplus	20735507490

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Total Life and Annuity Premiums Written	2655225
Total Life and Annuity Direct Losses Paid	3123907
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses Paid	0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2020 (SEAL),
JON GODFREAD
Commissioner of Insurance

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY

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WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid.
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JON GODFREAD
Commissioner of Insurance

5/8, 15 & 22 - 5527

ABBREVIATED NOTICE OF INTENT TO ADOPT, AMEND AND REPEAL ADMINISTRATIVE RULES

relating to license requirements; accounting statements; performance reports; license limitations; assistants covered by license; wholesale bait pond; open when in use; fishing tournaments; use of proceeds; equipment regarding aquatic nuisance species; animals prohibited in wildlife management areas; training dogs in wildlife management areas; hunt or fish records; fishing, hunting and fur-bearer certificates; license design; combined licenses; moose, elk and bighorn sheep licenses; issuance of stamps; computer generated licenses; duplicate licenses; wildlife replacement values; adjustments to base values for deer; boat safety equipment; placement of regulatory signs, markers, buoys, and other warning or marking devices.

ND Game & Fish Department

will hold a public hearing to address proposed changes to the N.D. Admin. Code.

ND Game & Fish Dept.
100 N. Bismarck Expy.
Bismarck, ND
Thurs., June 18, 2020
1:15 p.m.

The proposed rules are available on the Department's website at https://gf.nd.gov/ or a copy may be obtained by calling the Department at 701-328-6305. Also, written comments may be submitted to the above address through June 28, 2020. If you plan to attend the public hearing and will need special facilities or assistance relating to a disability, please contact the Department at the above phone number or address at least seven days prior to the public hearing.

Dated this 13th day of May, 2020.
Terry Steinwand, Director

5/22 - 7946

PUBLIC HEARING FOR A VARIANCE

Notice is hereby given the Burleigh County Planning and Zoning Commission will conduct a public hearing during their scheduled meeting on June 10, 2020. This public hearing will be conducted at 5:15pm at the Burleigh Highway Department, located at 8100 43rd Street North East, Bismarck, ND. The Burleigh County Planning and Zoning Commission will hear all interested parties concerning the proposed variance.
This variance is for the property legally described as:
Welle Subdivision, Block 1, Lot 13, physically addressed as 8822 Welle Loop.
If you are not able to attend this public hearing, you may submit your comments in writing to Burleigh County Building, Planning, Zoning, PO Box 5518, Bismarck, ND 58506-5518, or email at burleighcobuilding@nd.gov . Comments must be submitted by close of business, June 9, 2020.
By Mitch Flanagan Building Official/Director
For the Burleigh County Planning and Zoning Commission
Dated this 18th day of May, 2020

5/22 & 29 - 7959

63274

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
Fidelity & Guaranty Life Insurance Company
In the state of Iowa

Total Assets	26975929298
Total Liabilities	25462649832
Aggregate write-ins for special surplus funds	182967066
Common Capital Stock	3000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	225000000
Gross paid in and Contributed Surplus	1322591775
Unassigned funds	-220279373
Total Capital and Surplus	1513279468
Total Liabilities, Capital And Surplus	26975929300

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Total Life and Annuity Premiums Written	7971151
Total Life and Annuity Direct Losses Paid	4698845
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses Paid	0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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JON GODFREAD
Commissioner of Insurance

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY

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JON GODFREAD
Commissioner of Insurance

5/8, 15 & 22 - 5573

64238

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
Guaranty Income Life Insurance Company
In the state of Iowa

Total Assets	1790698511
Total Liabilities	1334805081
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2500000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	62000000
Gross paid in and Contributed Surplus	289158660
Unassigned funds	102234770
Total Capital and Surplus	455893430
Total Liabilities, Capital And Surplus	1790698511

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Total Life and Annuity Premiums Written	1240840
Total Life and Annuity Direct Losses Paid	39218
Total Accident and Health Direct Premiums Written	3947
Total Accident and Health Direct Losses Paid	0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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JON GODFREAD
Commissioner of Insurance

5/8, 15 & 22 - 5607

NOTICE OF SALE:

YOU ARE HEREIN NOTIFIED that Wind River Properties. DBA Windsor Storage by RJR Maintenance and Management, 1610 South 12th Street, Bismarck, North Dakota, will conduct a public auction of abandoned personal property in units #10, #25, #29, #43 on 5th day of June 2020 at Three O'clock P.M. The sale shall occur at 1610 South 12th Street, Bismarck, North Dakota. Terms of sale: Cash Only. Questions should be directed to RJR Maintenance and Management, 1106 32nd Ave SE Mandan, North Dakota 58554 (701-663-1736).
Wind River Properties
By /s/ Jacqueline Fakler
Jacqueline Fakler, Agent
RJR Maintenance and Management

5/22 & 29 - 7768

64246

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
Guardian Life Insurance Company of America
In the state of New York

Total Assets	62203964011
Total Liabilities	54588411646
Aggregate write-ins for special surplus funds	47611968
Common Capital Stock	0
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	1199391129
Gross paid in and Contributed Surplus	0
Unassigned funds	6368549268
Total Capital and Surplus	7615552365
Total Liabilities, Capital And Surplus	62203964011

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Total Life and Annuity Premiums Written	6789261
Total Life and Annuity Direct Losses Paid	5243416
Total Accident and Health Direct Premiums Written	3136683
Total Accident and Health Direct Losses Paid	1608916

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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JON GODFREAD
Commissioner of Insurance

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JON GODFREAD
Commissioner of Insurance

5/8, 15 & 22 - 5609

68322

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
Great-West Life & Annuity Insurance Company
In the state of Colorado

Total Assets	48781351092
Total Liabilities	47339596050
Aggregate write-ins for special surplus funds	0
Common Capital Stock	7320176
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	395810676
Gross paid in and Contributed Surplus	714300263
Unassigned funds	324323927
Total Capital and Surplus	1441755042
Total Liabilities, Capital And Surplus	48781351092

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Total Life and Annuity Premiums Written	21488971
Total Life and Annuity Direct Losses Paid	17277844
Total Accident and Health Direct Premiums Written	307068
Total Accident and Health Direct Losses Paid	165463

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

I, Jon Goodfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2020 (SEAL),
JON GODFREAD
Commissioner of Insurance

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2019 conformable to the requirements of the laws of this State regarding the business of insurance and
WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid.
NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2021.
IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of May, A.D., 2020 (SEAL)
JON GODFREAD
Commissioner of Insurance

5/8, 15 & 22 - 5606

To Place a Legal Advertisement
Call 355-8816 or
Fax 250-0195 or Email
legals@bismarcktribune.com

NOTICE OF SALE:

YOU ARE HEREIN NOTIFIED that 34th Street Storage by RJR Maintenance and Management, 3015 34th St NW, Mandan North Dakota, will conduct a public auction of abandoned personal property in units #19, #112, #128, #223,#439 on the 5th day of June 2020 at One-O'clock P.M. The sale shall occur at 3015 34th St NW, Mandan, North Dakota Terms of sale: Cash Only. Questions should be directed to RJR Maintenance and Management, 1106 32nd Ave SE Mandan, North
Dakota 58554 (701-663-1736).
Publication dates: 5/22/20 and 5/29/20
34th Street Storage
By /s/ Jacqueline Fakler
Jacqueline Fakler, Agent
RJR Maintenance and Management

5/22 & 29 - 7766

PUBLIC HEARING FOR A PROPOSED ZONING CHANGE

Notice is hereby given the Burleigh County Planning and Zoning Commission will conduct a public hearing during their scheduled meeting on June 10, 2020. This public hearing will be conducted at 5:15pm at the Burleigh Highway Department, located at 8100 43rd Street North East, Bismarck, ND. The Burleigh County Planning and Zoning Commission will hear all interested parties concerning the proposed zoning change from A- Agricultural to R2-Rural Single Family Residential.
The proposed zoning change is for the property legally describes as:
Burnt Creek Township, Auditor's Lots A, B, C, and D of the Southeast 1/4 of Section 22, Township 140, Range 80 West.
If you are not able to attend this public hearing, you may submit your comments in writing to Burleigh County Building, Planning, Zoning, PO Box 5518, Bismarck, ND 58506-5518, or email at burleighcobuilding@nd.gov . Comments must be submitted by close of business, June 9, 2020.
By Mitch Flanagan Building Official/Director
For the Burleigh County Planning and Zoning Commission
Dated this 18th day of May, 2020

5/22 & 29 - 7958

Ashley L. Lies (Bar I.D.: 07519)
Ashley Lies Law, P.C.
601 Central Avenue
New Rockford, ND 58356
(701) 947-5437
ashley@ashleylieslaw.com
Attorney for the Estate
IN THE DISTRICT COURT OF BURLEIGH COUNTY, STATE OF NORTH DAKOTA
In the Matter of the Estate of
Patricia Ann Martin, Deceased
Case No. 08-2020-PR-00125

NOTICE TO CREDITORS

[1] NOTICE IS GIVEN that Rhonda R. Klocke and Melinda L. Martin have been appointed Co-Personal Representatives of the Estate of Patricia Ann Martin, Deceased. All persons having claims against the Deceased are required to present their claims within three (3) months of the first publication or mailing of this Notice or the claims will be forever barred. Claims must either be presented to the Co-Personal Representatives at the address listed below, or filed with the Burleigh County Clerk of Court in Bismarck, North Dakota.
[2] DATED this 18th day of May, 2020.
/s/ Rhonda R. Klocke
c/o (Attorney for the Estate):
Ashley Lies Law, P.C.
Ashley L. Lies (Bar I.D.: 07519)
601 Central Avenue
New Rockford, ND 58356
/s/ Melinda L. Martin
c/o (Attorney for the Estate):
Ashley Lies Law, P.C.
Ashley L. Lies (Bar I.D.: 07519)
601 Central Avenue
New Rockford, ND 58356
First Publication on the 22nd day of May, 2020.

5/22, 29 & 6/5 - 7922

64696

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2019
of the
First Continental Life & Accident Insurance Company
In the state of Texas

Total Assets	4951790
Total Liabilities	3307687
Aggregate write-ins for special surplus funds	0
Common Capital Stock	1050000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross paid in and Contributed Surplus	2557973
Unassigned funds	-1963870
Total Capital and Surplus	1644103
Total Liabilities, Capital And Surplus	4951790

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2019

Total Life and Annuity Premiums Written	0
Total Life and Annuity Direct Losses Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses Paid	0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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JON GODFREAD
Commissioner of Insurance

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WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid.
NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2021.
IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of May, A.D., 2020 (SEAL)
JON GODFREAD
Commissioner of Insurance

5/8, 15 & 22 - 5581

UPCOMING EARLY DEADLINES

PUBLISH BY	RECEIVE BY
Tues. May 19	Thurs. May 14 5 PM
Weds. May 20	Fri. May 15 Noon
Thurs. May 21	Fri. May 15 5 PM
Fri. May 22	Mon. May 18 Noon
Sat. May 23	Mon. May 18 3 PM
Tues. May 26	Tues. May 19 Noon
Weds. May 27	Tues. May 19 3 PM
Thurs. May 28	Weds. May 20 Noon
Fri. May 29	Weds. May 20 3 PM
Sat. May 30	Weds. May 20 5 PM

We will be closed Friday, May 22th & Monday, May 25th. Have a safe and happy holiday!

Tuesday, January 12, 2021

House Industry, Business & Labor Committee
HB 1062

CHAIRMAN LEFOR AND COMMITTEE MEMBERS:

My name is Jack McDonald. I'm appearing on behalf of the North Dakota Newspaper Association (NDNA). We oppose HB 1062.

First, there has been no great demand for this bill as far as NDNA is concerned. It was first enacted in much the form it is in today in 1895 as part of North Dakota's Revised Code, just six after statehood, and has been on the books since then. It was renumbered a bit in 1983 as part of a massive revision of the Insurance Code and has been unchanged since then.

So why do we need to change it now? The Insurance Commissioner has said he wants to see the Legacy Funds invested in North Dakota, and yet here he is taking nearly $600,000 of out-of-state funds invested in mostly small, locally owned North Dakota businesses away.

Secondly, he says he wants to put them where people will see them – on his web page. I'm sure most North Dakotans, whether in Hettinger, or Lisbon, or Crosby, sit down at their morning breakfast and coffee, and then say, "Gee, I'd like to scroll through the Insurance Commissioner's web page this morning just see what's new.

You know that's not going to happen. He's tucking these abstracts away where they are likely not to be seen by anybody except other insurance companies and agents, and not North Dakota citizens.

And, in the final portion of the bill, it appears this information will be confidential until the Commissioner makes a final determination the filing is approved which will take who knows how long. Now it is public when he determines it's not confidential.

NDNA respectfully requests that you give this bill a DO NOT PASS.

Thank you for your time and consideration. I'd be happy to answer any questions.

542

Sarah Elmquist Squires
North Dakota Newspaper Association
HB1062
Against

Dear Reps. Lefor, Keiser, Adams, Anderson, Hagert, Kasper, Louser, Nehring, O'Brien, Ostlie, Ruby, Schauer, Stemen and Thomas:

I'm writing to you, members of the House Industry, Business and Labor Committee, urging you to vote "no" on HB 1062.

As a representative of the state's newspapers, I see the harm that this bill could do to main streets across our state. Insurance public notices bring in $670,000 annually to newspapers, most of which are small town, community papers that are the heart of rural life in North Dakota. Newspapers are also the bellwether of local economies, and have worked hard to continue to share our community stories and news despite the economic challenges experienced by most family businesses during these uncertain times. For some papers, this could be a final blow after decades – some more than a century – of weathering all types of historic hardships for generations. And for what? Who does this bill benefit? Certainly not your constituents, your Main Street, or your town.

The tourism folks always tell us that for each dollar brought into your community, the local economic benefit is sevenfold. Whether you agree with that math, over half a million in outside funds to communities in our state is significant. Hiding notices on insurance company websites isn't a benefit to your district or constituents. It could be a blip on an out-of-state insurance company spreadsheet, but it would definitely be another economic blow to our hometowns during a time when we're all struggling to get back on our feet.

The purpose and benefit of public notices is that they are accessible to the public. But 34% of seniors don't go online, and 22% of rural folks don't have access to the web. According to NDNA's 2020 state survey, 86% of North Dakotans read newspapers, and that's where they go to find public notices. That's where public notices should stay.

Thank you for taking the time to read and listen to public testimony about HB 1062. Please vote to keep insurance public notices – and the out-of-state dollars that come with them – in our hometown newspapers.

Respectfully submitted,

Sarah Elmquist Squires
North Dakota Newspaper Association

Prepared by the North Dakota
Insurance Department
January 13, 2021

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1062

Page 1, remove the overstrike over lines 12 through 21

Page 1, line 22, remove the overstrike over "~~the commissioner within four months after the filing of the annual statement~~"

Renumber accordingly

Dear House Industry, Business and Labor Committee members Reps Lefor, Keiser, Adams, Anderson, Hagert, Kasper, Louser, Nehring, O'Brien, Ostlie, Ruby, Schauer, Stemen, Thomas,

I am going to take a few minutes to tell you my concerns about HB 1062. I feel that this is a bad bill and you should vote no on it. Anytime that there is a move to remove legal notices from public and permanent access it is never a good thing.

- **Insurance public notice legals are $670,000 from out-of-state insurance companies that goes directly to community newspapers and benefits small businesses and the communities that they are in.**
- **The point of public notices is for the public to have access to them and see them; insurance websites are not popular or easy to navigate. Newspapers are also a permanent unchangeable document once printed.**
    - **86% of North Dakotans read newspapers, according to a 2020 statewide survey, and 88% say they read public notices in newspapers**
    - **34% of seniors in the U.S. do not use the internet; 22% of folks in rural areas don't go online, and 35% who didn't graduate from high school don't use the internet (2018, Pew Research Center)**
- **Lastly I represent the states many small weekly newspapers. I am in a small, rural community and am one of the smallest newspapers in the state. The small weeklies have been hit the hardest by the economy down turn as we have seen many of our businesses that once brought in advertising dollars and provided employment to members of the community close. As the small weeklies lose this business the importance of these annual legal notices has been an important component to keeping our newspapers and businesses going. This annual boost in revenue helps keep my newspaper operating for several months. It also provides extra money for necessary equipment upgrades that would not otherwise be affordable on a shoe string budget. The loss of this income could be the final straw for myself and/or other small town community newspapers that will force us to close our doors for good.**

The loss of small town community newspapers would be devastating to the communities they serve as they are the only ones reporting on community events, celebrations, small town school and sporting events. We provide an invaluable service to our communities and can not afford anymore economic hits to our already dwindling incomes.

Thank you for your time and for considering my point of view.

Thank you,
Lesa Van Camp
Owner/Editor/Publisher
Valley News & Views
PO Box 309
206 Almeron Ave
Drayton, ND 58225
Phone: 701-454-6333
Fax: 701-454-6333
Email: valleynv@polarcomm.com
Web site: valleynewsandviews.com

HB 1062
House Industry Business and Labor

Jan. 12, 2020

Good morning, Chairman Lefor and Members of the Committee. I'm Jill Denning Gackle, publisher of BHG newspapers, which are as far north as Garrison, as west as Beulah and as east as McClusky.

Please allow me to begin by telling you a little bit about a year as a weekly newspaper publisher

during a world pandemic.

With 55 employees producing 9 newspapers for dozens of communities, we took the role of essential services very seriously. We mandated masks before they were unpopular, we turned our retail space into curbside pickup, we extended overdue subscriptions so people would keep informed until they could pay the bill. All while we watched event after event in our tourism/ community driven region cancel.

Advertisers were scared and still are. In Garrison, where the head printing office is located, we have two delicious dine-in restaurants that are struggling to keep staff paid and diners safe. The back page of the McLean County Independent was once highly sought after for entertainment and dining advertising. Today, we struggle to fill the page.

We're doing OK. Not great. Not horrible. We've managed to continue to produce newspapers that the public needs and wants. Subscriptions are up because people want to know what is going on their communities.

Here's what would happen if insurance public notice legals were eliminated. I hate to use the argument that a few of our newspapers are staying afloat because of the influx of those out-of-state public notice dollars, but there are at least two of our papers, and possibly four that would suffer another serious blow. All of our newspapers would feel it significantly. First a tight economy for ag related businesses, then COVID, then growing unemployment and still COVID. It's too much to ask this industry that is so essential to our local economies.

I can tell you about the readership of newspapers and how many people aren't going online to even check the free online newspaper we give them with a paid print subscription. I can tell you that many of our rural folks still don't have great internet service.

But here's what I want you to think long and hard about before you would consider voting to eliminate this out-of-state insurance revenue. I was the Sarah Elmquist Squires before Steve Andrist at the newspaper association. When I lobbied for five sessions, we saw this same bill twice. Again, it was the insurance commissioner who thought it was a little too much work for his office. It's not. The NDNA staff does all the placement, billing and collection. Each time – like probably today – the insurance companies never came forward to say they couldn't afford the small notice in the newspapers that keeps them a little more honest and transparent.

I hope you'll give this bill a strong ‘‘no.’’ We don't need one more hit on the economy of the weekly newspapers, which are the glue that holds our small towns together.

Thank you for your consideration. Please vote ‘‘no’’ on HB1062.

Jill Denning Gackle

Committee Hearing
HB1062

Members, thank you for allowing me to share my thoughts on HB1062, I'd love to be there in person, however, I wanted to share my thought and look forward to discussing them with you in the future… here's my take on HB1062

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 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. 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 amhelping 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. They 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 seethis 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 were to 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 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 due to past postal issues, 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 it onto someone else…or now, how many share their hometown newspapers website username and password…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 family, and my readers. I know my readers feel that way too.

Thank you for your time,

Sincerely
Paul Erdelt
Owner/Editor
Steele Ozone &
Kidder County Press
(701) 475-2513

The Herald-Press

913 Lincoln Ave
Harvey ND 58341
701-324-4646 www.heraldpressnd.com news@heraldpressnd.com

TO: House Industry, Business and Labor Committee Members

FROM: Anne Ehni, Publisher, The Herald-Press
RE: House Bill 1062
DATE: January 11, 2021

I ask that you **vote 'NO' on HB 1062**, introduced at the request of Insurance Commissioner Godfrey.

The bill seeks to omit the requirement for insurance companies to publish in a newspaper an abstract of insurance company's annual statement. Instead, the bill proposes to provide the abstracts on the insurance commissioner's website.

To amend and reenact the proposed sections of the North Dakota Century Code as Commissioner Godfrey proposes would fail to provide public notice to the people of North Dakota.

Newspapers Provide the Essential Criteria of a Public Notice.

1. **Accessible** – Every citizen in the jurisdiction affected by the notice must have a realistic opportunity to read it.
2. **Archivable** – Notices must be capable of being archived in a secure and publicly available format for the use of the judicial system, researchers and historians.
3. **Independent** – Notices must be published by organizations independent of the government body or corporation whose plans or actions are the subject of the notice.
4. **Verifiable** – There must be away to verify that each notice was actually published in accordance with the law.

Requiring independent, third-party newspapers with a financial and civic interest in ensuring that public notices run in accordance with the law was our legislative ancestors' way of verifying. As Ronald Reagan was fond of saying: "Trust, but verify."

Posting the public notice of insurance abstracts on the website of the Insurance Commissioner would not satisfy these criteria.

- 86% of North Dakotans read newspaper, according to a 2020 statewide survey, and 88% say they read public notices in newspaper.
- 34% of seniors of seniors in the United States do not use the internet. 22% of people who live in rural areas don't go online.
- In the 2020 General Election, 82% of North Dakota voters (74,652 to 15,966), in 215 cities across the state, voted in favor of publishing city board meeting minutes as public notices in NEWSPAPERS. This emphasizes the truth that printed publication of public notices are read and highly regarded to the citizens of North Dakota.

Please vote 'NO' to HB 1062.

Sincerely,

Anne Ehni, Publisher
The Herald-Press
The Newspaper of Wells County, North Dakota

2021 HOUSE STANDING COMMITTEE MINUTES

Industry, Business and Labor Committee
Room JW327C, State Capitol

HB 1062
1/13/2021
9:05 AM

Confidentiality of insurance filings

(9:05) Chairman Lefor opened HB 1062.

Representatives	Attendance
Chairman Lefor	P
Vice Chairman Keiser	P
Rep Hagert	P
Rep Jim Kasper	P
Rep Scott Louser	P
Rep Nehring	P
Rep O'Brien	P
Rep Ostlie	P
Rep Ruby	P
Rep Schauer	P
Rep Stemen	P
Rep Thomas	P
Rep Adams	P
Rep P Anderson	P

Discussion Topics:

- Committee work.

(9:05) Jon Godfread~ND Insurance Commissioner: Amendment on page 1, remove the overstrike over lines 12 through 21 & Page 1, line 22, remove the overstrike over "the commissioner within four months after the filing of the annual statement". Attachment #703

(9:14) Matt Fisher~Chief Examiner-ND Insurance commissioner: Explained the procedure.

(9:20) Jon Godfread~Insurance commissioner: Continued explanation.

(9:36) Pat Ward~Domestic Insurance Companies & State Farm testified in favor.

(9:40) Megan Smith Houn-Blue Cross & Blue Shield testified in favor.

(9:41) Rep D Ruby: Moves commissioner's amendment to amend on page 1, remove the overstrike over lines 12 through 21 & Page 1, line 22, remove the overstrike over "the commissioner within four months after the filing of the annual statement". See attachment #703.

(9:42) Rep O'Brien: Second.

(9:42) Voice vote-Motion carried.

(9:43) Rep Kasper : Do Pass as Amended

(9:43) Rep Adams: Second.

Representatives	Vote
Chairman Lefor	Y
Vice Chairman Keiser	Y
Rep Hagert	Y
Rep Jim Kasper	Y
Rep Scott Louser	Y
Rep Nehring	Y
Rep O'Brien	Y
Rep Ostlie	Y
Rep Ruby	Y
Rep Schauer	Y
Rep Stemen	Y
Rep Thomas	Y
Rep Adams	Y
Rep P Anderson	Y

(9:45) Motion carried 14-0-0 & Rep P Anderson is the carrier.

(9:46) Chairman Lefor closes the hearing.

NOTE: HB 1062 was reconsidered after the joint hearing in the afternoon.

Ellen LeTang, Committee Clerk

Prepared by the North Dakota
Insurance Department
January 13, 2021

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1062

Page 1, remove the overstrike over lines 12 through 21

Page 1, line 22, remove the overstrike over "~~the commissioner within four months after the filing of the annual statement~~"

Renumber accordingly

703

Prepared by the North Dakota
Insurance Department
January 13, 2021

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1062

Page 1, remove the overstrike over lines 12 through 21

Page 1, line 22, remove the overstrike over "~~the commissioner within four months after the filing of the annual statement~~"

Renumber accordingly

2021 HOUSE STANDING COMMITTEE MINUTES

Industry, Business and Labor Committee
Room JW327C, State Capitol

HB 1062
1/13/2021
11:18 AM

Confidentiality of insurance filings

(11:18) Chairman Lefor: Opened the work session.

Representatives	Attendance
Chairman Lefor	P
Vice Chairman Keiser	P
Rep Hagert	P
Rep Jim Kasper	P
Rep Scott Louser	P
Rep Nehring	P
Rep O'Brien	P
Rep Ostlie	P
Rep Ruby	P
Rep Schauer	P
Rep Stemen	P
Rep Thomas	P
Rep Adams	P
Rep P Anderson	P

Discussion Topics:

- Committee work.

Rep Kasper: Moved to reconsider the bill.

Vice Chairman Keiser: Seconded the motion Voice

vote-Motion carried.

Rep Kasper: Moved amendment 21.0339.01001.

Rep Stemen: Seconded the motion

Voice vote-Motion carried.

Rep Kasper: Moves Do Pass Amended

Rep Adams: Seconded the motion

Representatives	Vote
Chairman Lefor	Y
Vice Chairman Keiser	Y
Rep Hagert	Y
Rep Jim Kasper	Y
Rep Scott Louser	Y
Rep Nehring	Y
Rep O'Brien	Y
Rep Ostlie	Y
Rep Ruby	Y
Rep Schauer	Y
Rep Stemen	Y
Rep Thomas	Y
Rep Adams	Y
Rep P Anderson	Y

(11:22) Roll call vote. Motion carried 14-0-0. Rep P Anderson is the carrier.

(11:22) End time.

Ellen LeTang, Committee Clerk

DF 1/13/21
1 of 1

21.8048.01001
Title.02000

Adopted by the Industry, Business and Labor Committee

January 13, 2021

PROPOSED AMENDMENTS TO HOUSE BILL NO. 1062

Page 1, line 9, remove the overstrike over "~~and certificate of authority~~"

Page 1, remove the overstrike over lines 12 through 21

Page 1, line 22, remove the overstrike over "~~the commissioner within four months after the filing of the annual statement~~" and insert immediately thereafter an underscored period

Renumber accordingly

REPORT OF STANDING COMMITTEE

HB 1062: Industry, Business and Labor Committee (Rep. Lefor, Chairman) recommends **AMENDMENTS AS FOLLOWS** and when so amended, recommends **DO PASS** (14 YEAS, 0 NAYS, 0 ABSENT AND NOT VOTING). HB 1062 was placed on the Sixth order on the calendar.

Page 1, line 9, remove the overstrike over "~~**and certificate of authority**~~"

Page 1, remove the overstrike over lines 12 through 21

Page 1, line 22, remove the overstrike over "~~the commissioner within four months after the filing of the annual statement~~" and insert immediately thereafter an underscored period

Renumber accordingly

2021 SENATE INDUSTRY, BUSINESS AND LABOR

HB 1062

2021 SENATE STANDING COMMITTEE MINUTES

Industry, Business and Labor Committee
Fort Union Room, State Capitol

HB 1062
2/16/2021

relating to insurance company records held by the insurance commissioner

Chair Klein opened the hearing at 9:00 a.m. All members were present. Senators Klein, Larsen, Burckhard, Vedaa, Kreun, and Marcellais.

Discussion Topics:

- Insurance companies licensed in North Dakota
- Open records

John Arnold, Deputy Insurance Commissioner testified in favor and submitted testimony #6630 [9:00].
Megan Hoan, Blue Cross Blue Shield of ND testified in favor [9:08].
Pat Ward, Association of ND Insurers testified in favor [9:09].

Senator Burckhard moved DO PASS [9:09].
Senator Kreun seconded the motion [9:09].

[9:09]

Senators	Vote
Senator Jerry Klein	Y
Senator Doug Larsen	Y
Senator Randy A. Burckhard	Y
Senator Curt Kreun	Y
Senator Richard Marcellais	Y
Senator Shawn Vedaa	Y

Motion passed: 6-0-0
Senator Marcellais will carry the bill [9:09].

Chair Klein ended the hearing at 9:10 a.m.

Isabella Grotberg, Committee Clerk

REPORT OF STANDING COMMITTEE

HB 1062, as engrossed: Industry, Business and Labor Committee (Sen. Klein, Chairman) recommends **DO PASS** (6 YEAS, 0 NAYS, 0 ABSENT AND NOT VOTING). Engrossed HB 1062 was placed on the Fourteenth order on the calendar.

HOUSE BILL NO. 1062

Presented by: **John Arnold**
Deputy Commissioner
North Dakota Insurance Department

Before: **Senate Industry, Business and Labor Committee**
Senator Jerry Klein, Chairman

Date: **February 16, 2021**

TESTIMONY

Good Morning, Chairman Klein and members of the committee. My name is John Arnold and I am the Deputy Insurance Commissioner for the North Dakota Insurance Department. I appear before you this morning in support of House Bill 1062, which was introduced at that request of Commissioner Godfread, and deals with certain records from insurance companies licensed in this state.

Section one would expand access to the abstracts of the annual statements that are filed with the Department. Currently, this abstract must be published three times in a newspaper of general circulation in each judicial district in which the company conducts business. The Department is suggesting that this abstract also be made available on its website. We believe that this increases access to public as paging through legal notices in hopes of finding this information will no longer be the only method available.

Sections two and three extend the confidentiality granted to the work papers of the Department's statutory financial examinations to those of the quarterly financial analysis and of market conduct examinations. The Department has found that the confidentiality of work papers in financial examinations leads to an increase in communication and collaboration through the free flow of information between insurers and examination staff. It is important to note that these amendments only deal with the working papers and does not apply to the final report, which remains a public document.

Finally, section four would exempt rate and form filings from open records laws until the they have been approved by the Department. This includes filings that insurers have withdrawn from consideration or the Department has disapproved.

I respectfully request a “do pass” recommendation from the committee on House Bill 1062. I am happy to take any questions.