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ROLL NUMBER

DESCRIPTION

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Deanna D. Vail
Operator's Signature

10/21/03
Date

2003 SENATE TRANSPORTATION

SB 2250

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Date

2003 SENATE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. SB 2250

Senate Transportation Committee

☐ Conference Committee

Hearing Date 1-30-03

Tape Number	Side A	Side B	Meter #
1		X	730-4589
Committee Clerk Signature <i>Mary K Monson</i>			

Minutes:

The hearing on SB 2250 was opened by **Chairman Senator Thomas Trenbeath**.

Senator Harvey Tallackson: (District 16) See attached testimony supporting SB 2250.

(Meter 1190) Discussion about rating policy holders. The original bill addresses ratings.

Senator Trenbeath: (Meter 1310) Had questions about refunds on the noncancelable policy if a person trades vehicles or changes insurance companies.

Senator Tallackson: There is no provision in the bill but there shouldn't be a problem.

(Meter 1400) Discussion. Renewals would coincide with annual license tabs renewals.

Premiums would be due in full annually. Commercial vehicles would be exempt.

Pat Ward: (Meter 1815) Representing State Farm Ins., the ND Domestic Ins. Companies, the National Association of Independent Insurers, all in opposition to SB 2250. This bill is not drafted to address the problem of driving without liability insurance. Fining is a good way to address the problem. Requiring a 12 month premium payment in advance creates a bookkeeping

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Deanna Tallackson
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10/21/03
Date

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Senate Transportation Committee
Bill/Resolution Number SB 2250
Hearing Date 1-30-03

problem for the Department of Transportation, a nightmare for the insurance companies, and a real inconvenience for consumers. One reason people drive without insurance is that they cannot afford it. One way to fix this is to make the environment for the insurance business a little better so we can keep premiums more affordable.

(Meter 2115) A verification process is needed even if the insurance card is carried in the car. The verification process is costly.

Keith Magnusson: (Department of Transportation) Testified in opposition. (Meter 2245)

Many approaches have been tried around the country and there is no magic answer. Looking at the best way to take care of those people who are causing the problem and leaving the law abiding citizens alone. Addressed problems of Section 3 requiring physical proof of insurance when renewals are done over the Internet and through the mail.

John Michels: (Farmers Insurance Group) Testified in opposition. (Meter 2980) Found the bill confusing. No-fault language is used when the intent is liability. The intent is also that the consumer can't cancel but it reads as though the insurance company can't cancel as well.

(Meter 3360) Discussion about amending the bill. It would be a start to making it more clear. The bill is very confusing and there are many ways to repair it as written.

Carol Two Eagle: (Meter 3590) Testified in opposition to SB 2250 on behalf of the grassroots Indian people and low income people. Concerned with the prepayment of premiums. Doesn't like the idea of raising fines.

The hearing on SB 2250 was closed.

2003 SENATE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. **SB 2250**

Senate Transportation Committee

☐ Conference Committee

Hearing Date 1-31-03

Tape Number	Side A	Side B	Meter #
1	X		1450-1595
Committee Clerk Signature <i>Mary K. Mousen</i>			

Minutes:

Chairman Senator Thomas Trenbeath opened SB 2250 for discussion.

Senator Espegard motioned a **Do Not Pass**. Seconded by **Senator Mutch**. Roll call vote

6-0-0. Passed. Floor carrier is **Senator Trenbeath**.

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12/21/03
Date

Date: 1-31-03
Roll Call Vote #: 1

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. SB 2250

Senate TRANSPORTATION Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken Do Not Pass

Motion Made By Senator Espegard Seconded By Senator Mutch

Senators	Yes	No	Senators	Yes	No
Senator Thomas Trenbeath, Chair	✓		Senator Dennis Bercier	✓	
Senator Duaine Espegard, V. Chair	✓		Senator Ryan Taylor	✓	
Senator Duane Mutch	✓				
Senator Dave Nothing	✓				

Total (Yes) 6 No 0

Absent 1

Floor Assignment Senator Trenbeath

If the vote is on an amendment, briefly indicate intent:

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12/21/03
Date

REPORT OF STANDING COMMITTEE (410)
January 31, 2003 11:20 a.m.

Module No: SR-19-1426
Carrier: Trenbeath
Insert LC: . Title: .

REPORT OF STANDING COMMITTEE
SB 2250: Transportation Committee (Sen. Trenbeath, Chairman) recommends DO NOT
PASS (6 YEAS, 0 NAYS, 0 ABSENT AND NOT VOTING). SB 2250 was placed on the
Eleventh order on the calendar.

(2) DESK, (3) COMM

Page No. 1

SR-19-1426

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2003 TESTIMONY

SB 2250

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10/21/03
Date

TESTIMONY
VEHICLE LIABILITY INSURANCE

Senator Harvey Tallackson

This bill is to assure year around coverage for vehicle liability insurance. Presently a percentage of vehicle owners do not carry vehicle liability insurance. Typically a percentage of vehicle owners will purchase liability insurance with a one month or two month premium and then not renew until they are forced to prove insurance coverage. Many drivers have reported to me that they have been involved in an accident which was caused by an uninsured motorist. This caused them to have their own insurance pay for the damages minus the deductible they had to pay themselves.

Many attempts have been made to correct the problem of vehicle owners not carrying liability insurance which is required by North Dakota law. Some of the suggestions were:

1. Forcing insurance companies to inform transportation authorities when an individual fails to renew their liability insurance.
2. Placing an emblem or sticker on a car that carries liability insurance and use some system to remove the sticker when insurance is not renewed.
3. Safety checks on automobiles at 3 month, 6 month intervals required with a sticker placed on the windshield to show compliance.
4. Increase penalties, including taking possession of a vehicle that is found without insurance, and increase fines to an amount to call attention to what happens if you do not carry liability insurance.
5. Require our court system to enforce the maximum penalty when a person fails to obey state law.

This bill is a sure fire way to solve the problem even though it is quite severe.

This bill requires insurance companies who sell vehicle liability policies in North Dakota to only sell an annual premium for the liability section of the policy which would be noncancelable. The other section of this bill would require a person to show proof of insurance to obtain or renew their vehicle license plates or tabs.

The penalties are increased for those who do not carry liability insurance.

Other features of the bill gives insurance companies the option of selecting good customers and less risky customers and they could be exempted under this act.

Also commercial and others are exempt as well as full coverage policyholders (Liability, Comprehensive and Collision).

This is a bold step but something needs to be done. Someone is paying the bill for uninsured drivers and it is the covered drivers.

If you find fault with this approach, I would encourage you to improve or amend this bill. This bill applies only to liability policies.

1/20/2003