

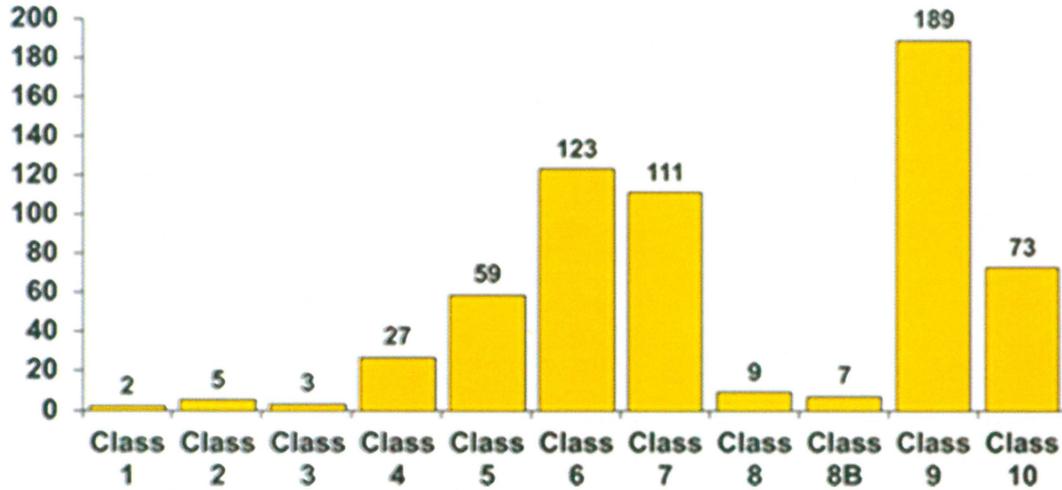
Thanks for coming up to meet with us today, here is the information that you requested. I have also attached our org chart that describes the requested changes to positions that would move divisions or be eliminated or declassified or reclassified.

Savings to North Dakotans from RAND in 2019 (2020 Numbers still being finalized): \$43,001,758

	BCBS	Sanford	MHP	
2019 Individual Market Premium	\$168,671,799	\$40,600,131	\$2,778,166	
Non-RAND Est.	\$202,406,159	\$49,288,559	\$3,357,136	Estimated Total Savings For North Dakotans
Estimated Savings	\$33,734,360	\$8,688,428	\$578,970	\$43,001,758

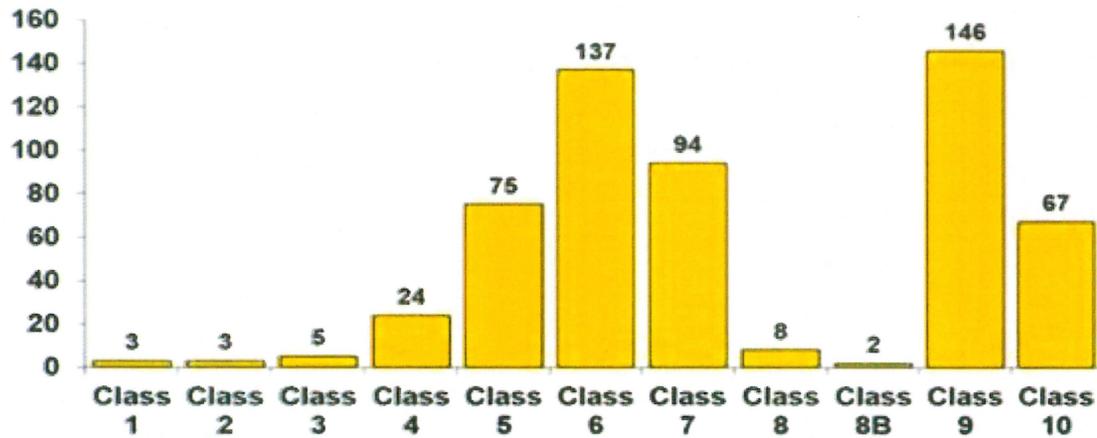
Fire District Information (for Rep. Howe, I will also email him):
2019

North Dakota



2021:

North Dakota



Rating Class	2019	2021	Change
1	2	3	1
2	5	3	-2
3	3	5	2
4	27	24	-3
5	59	75	16
6	123	137	14
7	111	94	-17
8	9	8	-1
8B	7	2	-5
9	189	146	-43
10	73	67	-6

The biggest takeaways for me are from 2019 to 2021 we had 43 fewer class 9 fire departments and 6 fewer class 10 departments. These numbers were provided from ISO and I believe the fire marshals office.

As I mentioned in my testimony the movement from a 9 to an 8 is where we will see increased fire protection that should lead to improved homeowners insurance coverage.

And lastly requested changes to from the 19-21 base budget:

Additions:

- ▶ Declassify our Legal Assistant (\$142,442 salary and fringe) position to an Attorney (\$221,646 salary and fringe) position.
- ▶ Repurpose a vacant FTE from Company Licensing Division (\$210,711 salary and fringe) to strengthen the Fraud Division by adding another Fraud Investigator.
- ▶ Declassify our Supervising Examiner position. Requesting total \$279,203 salary and fringe for that position.
- ▶ Responsibility workload increase SHIC Lead (\$5,998 salary and fringe)
- ▶ 5 temporary employees to assist during SHIC open enrollment (\$108,000 increase to operations line)
- ▶ Funding approve Adjustor Licensing Position (\$115,276 salary and fringe)

Reductions:

- ▶ Cutting a total of 4 FTEs from 2019-21 budget.
 - ▶ Producer Licensing Division Director (\$236,127 salary and fringe)
 - ▶ Retired Senior Analyst position (\$158,485 salary and fringe)
 - ▶ RAND Healthcare Review Analyst (\$146,880 salary and fringe)
 - ▶ Admin Assistant (\$115,171 salary and fringe)
 - ▶ *Note: We are eliminating 4 positions but asking for the Adjustor Licensing position back (or to be funded) resulting in a net of -3 to our FTE line.*

Resulting in final request of:

- ▶ 2021-23 Request
 - ▶ \$8,078,903 for salary and fringe
 - ▶ \$1,707,083 for operations
 - ▶ Total Appropriation \$9,785,986
 - ▶ RAND Continuing Appropriation (Probably better discussed in HB 1087 that will be before the full appropriations committee in the near future)
 - ▶ Fire District Grant Fund Continuing Appropriation
 - ▶ 38 FTE Count
- ▶ 1.32% Reduction in salary and operating lines from 2019-21

As a reminder over the past 5 years our salary and operating lines: (based on our requested 21-23 budget numbers, and not including any employee compensation package.

If our request is approved as asked for our salary and operating line will be down 7% over the past 5 years and our FTE count will be down 23.23% over the past 5 years.

	2015-17 Expenditures	2017-19 to 15-17 Difference	2017-19 Expenditures	17-19 to 19-21 Difference	2019-21 Expenditures	19-21 to 21-23 Difference	2021-2023 Request	2021-23 to 2015-17 Difference
Salaries	\$8,943,097	-4.40%	\$8,549,567	-4.67%	\$8,149,998	-0.87%	\$8,078,903	-9.66%
Operating	\$2,512,042	-13.23%	\$2,179,777	-18.95%	\$1,766,675	-3.37%	\$1,707,083	-32.04%
Total Salary & Operating	\$11,455,139	-6.34%	\$10,729,344	-7.57%	\$9,916,673	-1.32%	\$9,785,986	-14.57%
FTE	49.50	-7.07%	46	-10.87%	41	-7.32%	38	-23.23%