



March 6, 2025

RE: OPPOSE, [HB1250](#) Driving Record

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 **HB1250**.

HB1250 poses significant risks to both public safety and the fairness of our auto insurance system.

Currently, violations that are two points or less show up on Motor Vehicle Records (MVRs) that insurers can access. This transparency holds drivers accountable for their actions and ensures that those who engage in unsafe driving practices are appropriately recognized in their insurance assessments. By allowing these minor violations to be visible, insurers can create an insurance landscape that promotes safe driving and more accurately assess risk in pricing auto insurance.

HB 1250 proposes to change this by masking these lower-point violations, which would have far-reaching consequences. The primary concern is that drivers who may regularly engage in risky behaviors could potentially benefit from lower insurance rates. This would be unfair to responsible drivers who follow the rules of the road.

Allowing such masking of violations would effectively create a system where unsafe driving is not adequately penalized. This undermines the fundamental objective of traffic laws: to ensure the safety of all road users. We should not shield drivers from the consequences of their actions, even if those actions seem minor. The current system encourages drivers to be mindful of their behavior on the road, knowing that every violation—however small—could affect their insurance premiums.

In conclusion, I urge you to **OPPOSE HB 1250** and maintain the existing law that provides for the inclusion of all traffic violations in MVRs. This transparency is vital for promoting safe driving in North Dakota and ensuring that insurance costs accurately reflect driving behavior. By keeping the current law in place, we protect both responsible drivers and the integrity of our roads. Thank you for your consideration.



Respectfully,

Brooke Kelley

Brooke Kelley

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