

2025 HOUSE TRANSPORTATION

HB 1240

2025 HOUSE STANDING COMMITTEE MINUTES

Transportation Committee

Room JW327E, State

Capitol

HB 1240

1/23/2025

Relating to auto glass insurance coverage.
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9:00 a.m. Chairman D. Ruby opened the hearing.

Members Present: Chairman D. Ruby, Vice Chairman Grueneich, Representatives Christianson, Dressler, Finley-DeVile, Frelich, Johnston, Kasper, Koppelman, Maki, Morton, Osowski, Schatz Members Absent: Representative Hendrix

Discussion Topics:

- Pre-deductible definition
- Deductible price change
- Cost of auto glass
- Vehicle specific coverage
- Mandating coverage

9:02 a.m. Representative Vetter, District 18, ND Legislative Assembly, introduced the bill and submitted testimony #30989.

9:10 a.m. Phill Arnzen, Regional Vice President, National Association of Mutual Insurance Companies, testified in opposition.

9:14 a.m. Chris Oen, Vice President of Claims, NoDak Insurance Company, testified in opposition.

9:21 a.m. Ron Hovland, President, Center Mutual Insurance Company, testified in opposition.

9:26 a.m. Chairman D. Ruby closed the hearing.

Janae Pinks, Committee Clerk



North Dakota House of Representatives

STATE CAPITOL
600 EAST BOULEVARD
BISMARCK, ND 58505-0360



Representative Steve Vetter

District 18
804 South 17th Street
Grand Forks, ND 58201-4241
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COMMITTEES:

Judiciary (Vice Chair)
Government and Veterans Affairs

Chairman Ruby and Transportation committee, my name is Steve Vetter from district 18 which is Grand Forks along the Red River to Manvel.

The Genesis of this bill came from talking to a property casualty agent in combination with my personal experience. In my time in the legislature, I have seen several bills requiring tarping of trucks or punishing trucks or trailers because people are mad about their windshield getting damage. This is because there are no pre-deductible plans are offered in North Dakota. If you have a \$500 deductible plan, having a \$500 replacement windshield cost the insurance doesn't help you unless you lower your deductible to \$250.

After talking to a property causality agent, I decided to look into this bill and what you see before today.

I do not want to mandate the insurance companies have glass coverage on all plans. The bill's intent is to have the insurance companies offer just some type of pre-deductible plan but knowing that selecting that plan would cost you more monthly premiums. For example, pre-deductible glass coverage play, they could pay extra for it. What type of pre-deductible plan is offered to the ND consumer is up to the market and the insurance companies.

I have talked to people representing the interests of the insurance companies. We have come to an agreement. I have provided you with an amendment.

Please give HB 1240 a Do Pass recommendation. Thank you, I will stand for questions.

2025 HOUSE STANDING COMMITTEE MINUTES

Transportation Committee Room JW327E, State Capitol

HB 1240
1/24/2025

Relating to auto glass insurance coverage.
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9:28 a.m. Chairman D. Ruby opened the hearing.

Members Present: Chairman D. Ruby, Representatives Christianson, Dressler, Finley-DeVile, Frelich, Johnston, Hendrix, Kasper, Koppelman, Maki, Morton, Osowski, Schatz
Members Absent: Vice Chairman Grueneich

Discussion Topics:

- Existing coverage
- Pre-deductibles
- Glass coverage

9:32 a.m. Representative Morton moved a Do Not Pass.

9:32 a.m. Representative Frelich seconded the motion.

Representatives	Vote
Representative Dan Ruby	Y
Representative Jim Grueneich	AB
Representative Nels Christianson	Y
Representative Ty Dressler	N
Representative Lisa Finley-DeVile	Y
Representative Kathy Frelich	Y
Representative Jared Hendrix	Y
Representative Daniel Johnston	Y
Representative Jim Kasper	N
Representative Ben Koppelman	N
Representative Roger A. Maki	N
Representative Desiree Morton	Y
Representative Doug Osowski	Y
Representative Mike Schatz	N

9:32 a.m. Motion passed 8-5-1.

9:32 a.m. Representative Christianson will carry the bill.

9:33 a.m. Chairman D. Ruby closed the hearing.

Janae Pinks, Committee Clerk

REPORT OF STANDING COMMITTEE
HB 1240 ([25.0528.01000](#))

Transportation Committee (Rep. D. Ruby, Chairman) recommends **DO NOT PASS** (8 YEAS, 5 NAYS, 1 ABSENT AND NOT VOTING). HB 1240 was placed on the Eleventh order on the calendar.