

2025 HOUSE TRANSPORTATION

HB 1250

2025 HOUSE STANDING COMMITTEE MINUTES

Transportation Committee Room JW327E, State Capitol

HB 1250
1/23/2025

Relating to entries against a driving record.

11:43 a.m. Chairman D. Ruby opened the hearing on HB 1250.

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

Discussion Topics:

- CDL drivers
- Driving record

11:44 a.m. Representative Tveit, District 33, ND Legislative Assembly, introduced HB 1250 and submitted testimony #30374.

11:46 a.m. Steve Wolt, CDL carrier, testified in favor.

11:53 a.m. Travis Zeblotney, farmer and CDL carrier, testified in favor.

12:00 p.m. Kyle Sedivec, Owner, Pizza Ranch, testified in favor.

12:01 p.m. Brian Berger, Owner, small trucking company, testified in favor.

12:05 p.m. Brad Schaffer, Director of Motor Vehicle Division, ND DOT, stood to clarify questions from the committee.

12:12 p.m. Rob Hovland, President, Center Mutual Insurance Company, testified in opposition.

Additional written testimony:

Brooke Kelley, American Property Casualty Insurance Association, submitted testimony in opposition #30757.

Phillip Arnzen, Regional Vice President, National Association of Mutual Insurance Companies, submitted testimony in opposition #30891.

Delvin Boehm, Owner, Four Winds Trucking, LLC., submitted testimony in favor #30930.

12:31 p.m. Chairman D. Ruby closed the hearing.

Janae Pinks, Committee Clerk

Representative Bill Tveit
House District 33
Testimony for HB 1250

Introduction of HB 1250. House Transportation Committee;

Mr Chairman, Committee Members;

My Name is Bill Tveit, I represent District 33, which is all of Mercer, all of Oliver and the best parts of McLean and Morton Counties.

I am here at the request of a constituent and others who are at odds with their insurance premiums since the passage of HB 1417 during the 68th Legislative Session in 2023.

Members of the committee, some of these individuals are present here today and will explain to you how they feel the insurance companies have misused the opportunities HB 1417 granted them as insurers.

HB 1250 simply reinstates the verbiage that was remove from NDCC 39-06.1-10 in 2023. You will find that verbiage underlined on lines 8 through 13 of this bill.

Mr. Chairman, I will stand for questions, and then graciously step aside to let those affected tell their stories.



January 21, 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



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January 22, 2025

North Dakota Legislature
House Transportation

Dear Representative Ruby – Chairman, Representative Grueneich – Vice-Chairman, and Committee Members,

Thank you for giving the National Association of Mutual Insurance Companies (NAMIC) an opportunity to submit written testimony to your committee for the hearing on HB 1250.

The National Association of Mutual Insurance Companies (NAMIC) is the largest property/casualty insurance trade association in the country, with more than 1,400 member companies. NAMIC supports regional and local mutual insurance companies on main streets across America and many of the country's largest national insurers. NAMIC members represent 40 percent of the total property/casualty insurance market, serve more than 170 million policyholders, and write nearly \$225 billion in annual premiums. NAMIC's members who write property/casualty insurance in the State of North Dakota represent roughly 40% of the marketplace.

NAMIC has concerns regarding the impact of HB 1250. This legislation would exclude violations of two point or less from being information available to insurers. By limiting this information, it will be difficult to price insurance products accurately to reflect the true cost of higher risk drivers.

A driver who violates traffic laws is at a higher risk of accidents and incidences. As a result, their insurance rates should reflect this reality and hopefully encourage them to be more mindful of speed limits and other traffic laws. Additionally, by excluding this data, it could cause insurance products to be mispriced, which could negatively impact safe and mindful drivers.

For these reasons, NAMIC encourage the committee to vote NO on HB 1250.

Respectfully submitted,

Phillip Arnzen
Regional Vice President – Midwest
National Association of Mutual Insurance Companies

Testimony in Support of HB1250
House Transportation Committee
January 23, 2025

Chairman and Members of the House Transportation Committee,

I own and operate a trucking company in Mandan that hauls freight and heavy equipment all over the United States and Canada.

A public record should be used only as necessary to ensure public safety, not to facilitate private companies in determining the rates for their services. I believe this bill helps put that back into perspective.

I support the passing of HB 1250 and would like to see it expanded to cover Class A CDL holders and the CSA reporting system as well.

When I am hiring drivers, I want to see that they are conscientious and safe operators of their equipment while they are in the truck. Minor violations that occur in their private vehicle are their own business.

Commercial trucking insurance companies scrutinize driver records to a greater degree than other insurance companies, and rightfully so, since driving is the main component of the job and the area of highest risk. With that being said, truck drivers should not lose their livelihoods over a record that is identical to their neighbor's, when none of the violations occurred on the job. The CSA reporting should include only higher point violations, or any violations that occurred while operating a Class A vehicle.

I would encourage you to give this bill a Do Pass recommendation.

Thank you,

A handwritten signature in blue ink that reads "Delvin Boehm". The signature is fluid and cursive, with the first name "Delvin" being more prominent than the last name "Boehm".

Delvin Boehm

Four Winds Trucking, LLC

Mandan, ND

2025 HOUSE STANDING COMMITTEE MINUTES

Transportation Committee Room JW327E, State Capitol

HB 1250
1/23/2025

Relating to entries against a driving record.

2:29 p.m. Chairman D. Ruby opened the meeting.

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

Discussion Topics:

- CDL issues
- The timing of the previous introduction
- Lacking a large enough policy base
- Lack of demonstration of savings

2:32 p.m. Representative Koppelman moved a Do Pass.

2:32 p.m. Representative Schatz seconded the motion.

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

2:37 p.m. Motion passed 13-1-0.

2:37 p.m. Representative Johnston will carry the bill.

2:37 p.m. Chairman D. Ruby closed the meeting.

Janae Pinks, Committee Clerk

REPORT OF STANDING COMMITTEE
HB 1250 ([25.0750.01000](#))

Transportation Committee (Rep. D. Ruby, Chairman) recommends **DO PASS** (13 YEAS, 1 NAY, 0 ABSENT AND NOT VOTING). HB 1250 was placed on the Eleventh order on the calendar.

2025 SENATE TRANSPORTATION

HB 1250

2025 SENATE STANDING COMMITTEE MINUTES

Transportation Committee Fort Totten Room, State Capitol

HB 1250
3/6/2025

A BILL for an Act to amend and reenact subsection 1 of section 39-06.1-10 of the North Dakota Century Code, relating to entries against a driving record.

9:00 a.m. Chairman Clemens called the meeting to order.

Members present: Chairman Clemens, Vice Chairwoman Cory, Senator Hogan, Senator Klein, Senator Paulson, Senator Rummel

Discussion Topics:

- Current point system structure
- Minor infractions contributable to points added
- Point reporting to insurance companies
- Factors to insurance premium rate increases

9:01 a.m. Representative Tveit, District 33, introduced HB 1250, testified in favor and submitted testimony #39182.

9:09 a.m. Brad Schaffer, Driver's License Director, NDDOT, answered committee questions.

9:17 a.m. John Ward, Lobbyist, Association of North Dakota Insurers, testified in opposition.

9:18 a.m. Rob Hovland, President, Center Mutual Insurance Company, testified in opposition and submitted testimony #39204.

9:33 a.m. John Arnold, Deputy Insurance Commissioner, ND Insurance Department, testified in opposition.

Additional written testimony:

Brooke Kelley, American Property Casualty Insurance Association, submitted written testimony in opposition #38627.

Phillip Arnzen, Regional Vice President - Midwest, National Association of Mutual Insurance Companies, submitted written testimony in opposition #38687.

9:38 a.m. Chairman Clemens closed the hearing.

Chance Anderson, Committee Clerk



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.

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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

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



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March 6, 2025
North Dakota Legislature
Senate Transportation

Dear Senator Clemens – Chair, Senator Cory – Vice-Chair, and Members of the Transportation Committee,

Thank you for giving the National Association of Mutual Insurance Companies (NAMIC) an opportunity to submit written testimony to your committee for the hearing on HB 1250.

The National Association of Mutual Insurance Companies (NAMIC) is the largest property/casualty insurance trade association in the country, with more than 1,400 member companies. NAMIC supports regional and local mutual insurance companies on main streets across America and many of the country's largest national insurers. NAMIC members represent 40 percent of the total property/casualty insurance market, serve more than 170 million policyholders, and write nearly \$225 billion in annual premiums. NAMIC's members who write property/casualty insurance in the State of North Dakota represent roughly 40% of the marketplace.

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A driver who violates traffic laws is at a higher risk of accidents and incidences. As a result, their insurance rates should reflect this reality and hopefully encourage them to be more mindful of speed limits and other traffic laws. Additionally, by excluding this data, it could cause insurance products to be mispriced, which could negatively impact safe and mindful drivers.

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Respectfully submitted,

Phillip Arnzen
Regional Vice President – Midwest
National Association of Mutual Insurance Companies

Introduction of HB 1250. Senate Transportation Committee;

Mr Chairman, Committee Members;

My Name is Bill Tveit, I represent District 33, which is all of Mercer, all of Oliver and the best parts of McLean and Morton Counties.

I am here at the request of a constituent and others who are at odds with their insurance premiums since the passage of HB 1417 during the 68th Legislative Session in 2023.

Members of the committee, some of these individuals are present here today and will explain to you how they feel the insurance companies have misused the opportunities HB 1417 granted them as insurers.

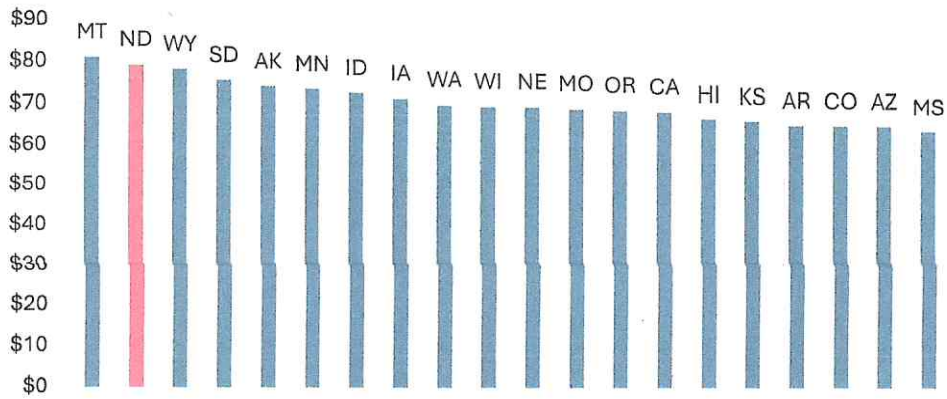
HB 1250 simply reinstates the verbiage that was removed from NDCC 39-06.1-10 in 2023. You will find that verbiage underlined on lines 8 through 13 of this bill.

I would ask that as an amendment, you might consider adding CDL operators, those who make a living by driving, to be included with the same protection that all other drivers would receive in the passage of HB 1250

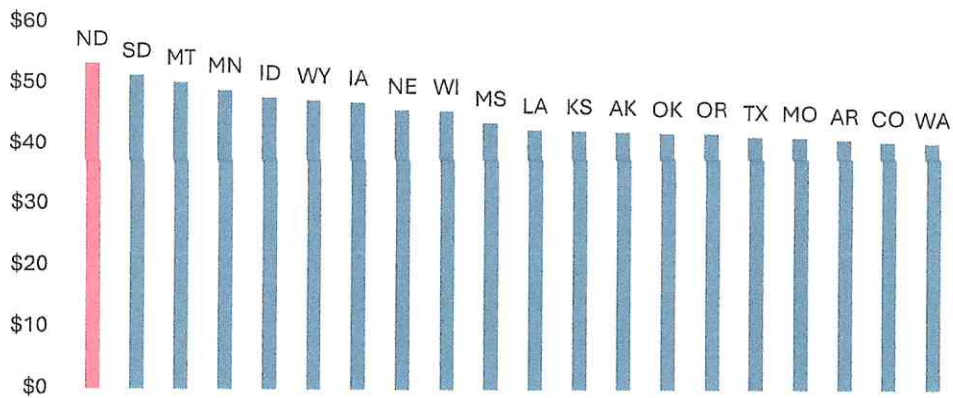
Mr. Chairman, I will stand for questions, and then graciously step aside to let those affected tell their stories.

U.S. AUTO BODY RATES - 2024

Average Sheet Metal Labor Rate
Top 20 States



Average Paint Supply Rate
Top 20 States



Source: CCC Intelligent Solutions

2025 SENATE STANDING COMMITTEE MINUTES

Transportation Committee Fort Totten Room, State Capitol

HB 1250
3/27/2025

A BILL for an Act to amend and reenact subsection 1 of section 39-06.1-10 of the North Dakota Century Code, relating to entries against a driving record.

10:30 a.m. Chairman Clemens opened the hearing.

Members present: Chairman Clemens, Vice Chairwoman Cory, Senator Hogan, Senator Klein, Senator Paulson, Senator Rummel

Discussion Topics:

- Insurance rate details
- Reporting points to insurance companies

10:30 a.m. Chairman Clemens opened discussion to the committee regarding points against driving records.

10:37 a.m. Senator Klein moved a Do Not Pass.

10:37 a.m. Senator Rummel seconded the motion.

Senators	Vote
Senator David A. Clemens	N
Senator Claire Cory	N
Senator Kathy Hogan	Y
Senator Jerry Klein	Y
Senator Bob Paulson	N
Senator Dean Rummel	Y

Motion failed 3-3-0.

10:38 a.m. Vice Chairwoman Cory moved a Without Recommendation.

10:38 a.m. Senator Klein seconded the motion.

Senators	Vote
Senator David A. Clemens	Y
Senator Claire Cory	Y
Senator Kathy Hogan	Y
Senator Jerry Klein	Y
Senator Bob Paulson	Y
Senator Dean Rummel	Y

Motion passed 6-0-0.

Senate Transportation Committee

HB 1250

March 27, 2025

Page 2

Vice Chairwoman Cory will carry the bill.

10:39 a.m. Chairman Clemens closed the hearing.

Chance Anderson, Committee Clerk

REPORT OF STANDING COMMITTEE
HB 1250 ([25.0750.01000](#))

Transportation Committee (Sen. Clemens, Chairman) recommends the measure **BE PLACED ON THE CALENDAR WITHOUT RECOMMENDATION** (6 YEAS, 0 NAYS, 0 ABSENT OR EXCUSED AND NOT VOTING). HB 1250 was placed on the Fourteenth order on the calendar. This bill does not affect workforce development.