

**2019 Legislative Reception sponsored by
NAIFA-ND**

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**2019 Legislative Reception
February 19, 2019
Northern Lights Atrium
ND Heritage Center
5:30 - 7:30 PM**



NAIFA-ND Executive Committee

President

Dan Peterson

Phone: 701-238-7391

President-Elect

Lyle Berndt

Phone: 701-255-0857

Secretary/Treasurer

Steve Walker

Phone: 701-298-2815

National Committee Person

Tim Deitemeyer

Phone: 701-234-9872

Immediate Past President

Shari Hanson

Phone: 218-791-8667

WELCOME

We take this opportunity to thank you for attending our reception.

As NAIFA members we adhere to the highest Code of Ethics in all that we do, seek continuous improvement through educational opportunities, belong to a network of trusted advisors, and we actively support advocacy efforts that protect our clients and our industry. We represent Main Street, not Wall Street, and the interests of our clients is always of the utmost importance.

Through events like tonight, we are able to voice our concerns and provide input to succeed in our mission. Thank you again for your support and for listening to our views. Please reach out to any of the members of NAIFA-ND as a resource when needed.

2019 NAIFA-ND Legislative Positions

Support HB 1055: This bill increases the amount and percentage of loss before a vehicle title is considered damaged or salvaged. We believe this is a good bill for the vehicle owners of North Dakota.

Support HB 1106: This bill establishes an invisible reinsurance pool for the individual health market. It is also to be an emergency measure. ND Insurance Department brought the bill forward as a safety net for individual health insurance in North Dakota, and NAIFA-ND supports this legislation.

Support HB 1116: This bill is brought forward by the ND Insurance Department and we agreed to support. The bill outlines Life and Health Guaranty Association coverages and procedures. We feel that coverage limits will need to be looked at and increased in the future, but this is a good start for the citizens of ND.

Support HB 1144: This bill allows for the placement of coverages in certain markets and the ability to receive both a commission and a fee for services. Disclosures and agreements would be provided before coverage is sold or bound. NAIFA-ND believes that this flexibility is in the best interest of Advisors and clients alike.

Support SB 2118: This bill brought by the Insurance Department enacts legislation relating to short-term limited duration health insurance plans. It provides a market for very brief coverage or breaks in coverage. We support this bill because it is valuable to the Department and the consumer.

Oppose SB 2127: This bill is well-intentioned, but poorly researched. It would allow Military dependents to practice in ND without being licensed in the state. We feel that obtaining a non-resident license is not a hinderance or hardship and that without it, proper enforcement of ND insurance regulations is not possible. We support our Military and their families, but we are not able to support this bill as written.

Support SB 2167: This bill was crafted by NAIFA-ND. It grants two hours of continuing education per year and four hours per reporting period to active members of professional insurance associations. Each organization is responsible for the annual reporting of the hours earned every two years. This bill recognizes the value that each association member brings to the insuring public. It has passed the Senate and is now in the House. NAIFA-ND is proud to have crafted this bill.



We represent **Main Street,**
not
Wall Street.

NAIFA-North Dakota
Government Relations Chair
Patrick Gores, ChFC, RICP, CLU, CLTC
Phone: 701-232-4453
Cell: 701-866-8995
Email: Patrick.gores@nm.com

NAIFA-ND Association Executive
Julie Phillips
725 Center Ave Ste 11
Moorhead, MN 56560
Phone: 701-258-9525
Email: naifa-nd@outlook.com