

STATE OF NORTH DAKOTA  
BEFORE THE INSURANCE COMMISSIONER

In the Matter of the Promulgation	)	FISCAL NOTE REGARDING
of Proposed Rules Regarding:	)	PROPOSED RULE
Defense Expenses Within The Limit of	)	
Liability Provisions	)	FILE NO. RU-14-486

The purpose of this fiscal note is to fulfill the requirements of N.D.C.C. § 28-32-08.2 which provides that when an agency presents rules for the Administrative Rules Committee's consideration, the agency shall provide a fiscal note or a statement in its testimony that the rules have no fiscal effect. A fiscal note must reflect the effect of the rule changes on state revenues and expenditures, including any effect on funds controlled by the agency. This fiscal note pertains to proposed amendments to N.D. Admin. Code Title 45.

**1. Statement of Estimated Effect on State Revenues and Expenditures**

The undersigned has determined that the proposed rule concerning Defense Expenses within the Limit of Liability Provisions (N.D. Admin. Code ch. 45-05-09) is not expected to have a significant fiscal effect on state revenues and expenditures during the 2013-2015 biennium.

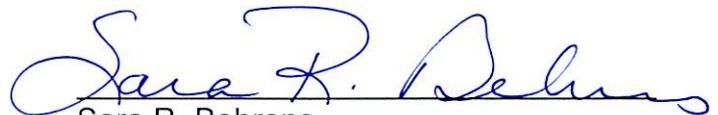
**2. Whether it is a One-Time or Ongoing Effect**

The rule is not expected to have a significant fiscal effect.

**3. Identification of Impact to the Department's Budget**

The rule is not expected to have a fiscal effect on the Department's budget.

DATED this 8 day of October, 2014.



Sara R. Behrens  
Special Assistant Attorney General  
Legal Counsel  
N.D. Insurance Department  
600 East Boulevard Avenue, Dept. 401  
Bismarck, ND 58505  
(701) 328-2440