

**STATE OF NORTH DAKOTA**  
**BEFORE THE INSURANCE COMMISSIONER**

|  |   |                                   |
|--|---|-----------------------------------|
| <b>In the Matter of the Promulgation</b>     | ) |                                   |
| <b>of Proposed Rules Regarding:</b>          | ) |                                   |
| <b>Producer Licensing, Insurance Holding</b> | ) | <b>FINAL ORDER ADOPTING RULES</b> |
| <b>Company Systems, Credit for</b>           | ) |                                   |
| <b>Reinsurance, Accounting Practices</b>     | ) | <b>FILE NO. RU-15-543</b>         |
| <b>and Procedures, Life Insurance</b>        | ) |                                   |
| <b>Advertising, Boilers, and Bail</b>        | ) |                                   |
| <b>Bondsmen</b>                              | ) |                                   |

**THIS MATTER** regarding proposed changes to N.D. Admin. Code Title 45 came before the North Dakota Insurance Commissioner for consideration. The Commissioner, having published notice, having held a public hearing, having allowed the appropriate opportunity for all interested persons to offer testimony and submit comments to be considered, and having been otherwise fully advised in the premises,

**FINDS AND CONCLUDES THAT:**

1. A Notice of Intent to Amend Administrative Rules describing the proposed rule changes was prepared and filed on June 12, 2015. The North Dakota Insurance Department staff also prepared a Regulatory Analysis, Small Entity Economic Impact Statement, and Small Entity Regulatory Analysis dated June 12, 2015, and Takings Assessment Concerning Proposed Rules and Fiscal Note Regarding Proposed Rules, both dated June 12, 2015.
2. The Notice and Regulatory Analyses were made available to all interested persons.

3. An Abbreviated Notice of Intent to Amend Administrative Rules was properly published once in each official county newspaper at least 20 days prior to the date of the hearing.

4. A hearing was held on July 20, 2015, in Bismarck, North Dakota, to take comments on the proposed rules.

5. At the hearing, no comments were made. One written comment was received on the proposed rules. The record was held open for additional written comments for 10 days after the hearing.

6. In promulgating the final version of the rules in the form attached to this Order, the Commissioner considered all comments or information presented.

7. On October 28, 2015, the Attorney General approved the rules as to legality.

### ORDER

IT IS, THEREFORE, ORDERED that the rules in the form attached to this Order be adopted and filed in accordance with applicable provisions of state law to become effective on January 1, 2016, subject to the approval of the Administrative Rules Committee of the Legislative Council.

DATED this 29<sup>th</sup> day of October, 2015.

  
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Adam Hamm  
Commissioner  
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