

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

**In the Matter of the Promulgation )  
Of Proposed Rules Regarding )  
Medicare Supplement Insurance )  
Minimum Standards )**

**FINAL  
ORDER ADOPTING RULES  
  
FILE NO. RU-08-228**

**THIS MATTER** regarding proposed changes to N.D. Admin. Code Title 45 came before the North Dakota Commissioner of Insurance for consideration. The Commissioner, having published notice, having held a public hearing, having considered the testimony and written comments of all interested persons, 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, Regulatory Analysis, Small Entity Economic Impact Statement, Small Entity Regulatory Analysis, and Takings Assessment Concerning Amendment of N.D. Admin. Code Ch. 45-06-01.1 were prepared and filed on February 12, 2009.

2. The Notice, Regulatory Analysis, and Takings Assessment 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 April 14, 2009, in Bismarck, North Dakota, to take comments on the proposed rules.

5. At the hearing, all interested persons were given a reasonable opportunity to submit relevant oral or written comments. 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 testimony given at the hearings and all written comments that have been filed. Changes to the rules were made based on the comments received.

7. An Attorney General's opinion as to the legality of the rules was issued on May 12, 2009.

### 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 July 1, 2009, subject to the approval of the Administrative Rules Committee of the Legislative Council.

DATED this 13<sup>th</sup> day of May, 2009.



Adam Hamm  
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