



## House Bill 1175

Presented by: Barry Haugen  
President  
Independent Community Banks of North Dakota (“ICBND”)

Before: Senate Industry, Business and Labor Committee  
Representative Jerry Klein, Chairman

Date: March 10, 2021

Chairman Klein and members of the Senate Industry, Business and Labor Committee. For the record, my name is Barry Haugen and I am President of the Independent Community Banks of North Dakota (ICBND). ICBND membership totals nearly 60 independent community banks throughout our state. ICBND strongly supports HB 1175 and requests a “Do Pass” recommendation from the committee.

COVID-19 is a highly communicable disease that quickly spread across the globe including North Dakota. During this very stressful and uncertain pandemic, every community bank in North Dakota has worked hard to stay open and provided essential financial services that we all rely upon. The goal of this bill is to provide needed protection and clear up any uncertainty during these difficult times as it relates to frivolous lawsuits due to the COVID-19 pandemic. Community banks have continued to provide an essential service to the citizens of North Dakota and those institutions have taken every possible precaution to protect their employees and customers and visitors to their institutions. Having said that, all risks cannot be eliminated. Community banks and other businesses in our state who did provide these essential services should not be penalized for serving that obligation.

House Bill 1175 seeks to do the following:

- Protect business owners, property owners and tenants from frivolous civil liability lawsuits who acted in good faith and followed COVID-19 applicable laws, regulations and executive orders issued by the federal government and the state;
- Not cover business owners, property owners, and tenants that acted with malice and or total disregard of the laws during the COVID-19 pandemic;
- Specifically address health care facilities and providers because they were asked to respond quickly with uncertain guidance and limited resources; and
- Address manufacturers that adapted quickly to meet demands during the pandemic. They were called to produce personal protective equipment (PPE), ventilators, hand sanitizer, and other health related products to combat the pandemic that they wouldn’t normally produce.

Chairman Klein and members of the Senate Industry, Business and Labor Committee, ICBND respectfully requests a “Do Pass” recommendation for House Bill 1175. Thank you for your time and consideration.