

February 19, 2026

Dear Members of the House Commerce Finance & Policy Committee:

On behalf of the National Association of Benefits and Insurance Professionals of Minnesota (NABIP MN), I am writing to express our enthusiastic support for **HF 3389**. This legislation represents a common-sense modernization of Minnesota's continuing education (CE) requirements by recognizing the immense educational value derived from active leadership and governance within professional insurance associations.

NABIP MN represents licensed health insurance agents, brokers, and benefit professionals across the state. Our members are dedicated to guiding Minnesotans through the complexities of the healthcare system. We believe HF 3389 will strengthen our industry and, by extension, consumer protection in three key ways:

### **1. Recognizing Real-World Education**

Service on a board of directors or a formal committee of a professional association is not a passive activity. It requires a deep dive into statutes, regulatory changes, ethics, and industry best practices. The "active participation" defined in this bill—serving on boards or committees—ensures that the credit is earned through rigorous engagement and active participation, not merely membership. This work often provides more practical, high-level education than a standard classroom lecture.

### **2. Encouraging Industry Stewardship**

By allowing up to four hours of CE credit for this service, the state encourages insurance producers to step out of their silos and engage with the broader industry. Agents who serve in these roles are consistently better informed about legislative changes and market trends. This engagement fosters a culture of stewardship and higher ethical standards, which directly benefits the consumers who rely on our expertise.

### **3. Aligning with Professional Standards**

Many other industries and neighboring states recognize that professional development happens in many venues, including peer-to-peer leadership. HF 3389 aligns Minnesota with a more holistic view of professional competence, acknowledging that the research, debate, and consensus-building required in association leadership are legitimate forms of continuing education.

## Conclusion

HF 3389 does not dilute the educational requirements for producers; rather, it enriches them by validating the high-level learning that occurs within professional associations. We thank the authors for introducing this measure and respectfully urge the committee to support HF 3389.

Sincerely,

A handwritten signature in blue ink, appearing to read "B. T. Szczech". The signature is stylized with a large initial "B" and a distinct "T".

Brian Szczech  
President



2/18/2026

Committee Co-Chairs Rep. Tim O'Driscoll and Rep. Erin Koegel  
And Members of the Commerce Finance and Policy Committee,

On behalf of the Professional Insurance Agents of Minnesota, we write to express our support for HF 3389.

HF 3389 appropriately recognizes that active service in professional insurance associations constitutes meaningful, ongoing education for licensed insurance producers. Insurance agents who serve on association boards, committees, and task forces must remain deeply engaged with current regulatory developments, market conditions, compliance obligations, and emerging risks affecting Minnesota consumers and businesses. This level of involvement requires continuous learning that aligns directly with the purpose of continuing education requirements.

The bill also acknowledges the significant time and expertise volunteered by industry leaders who work to strengthen the insurance marketplace, promote best practices, and support consumer protection. Providing limited continuing education credit for this service is a reasonable way to recognize that contribution while maintaining strong educational standards.

HF 3389 strengthens the industry's ability to attract insurance professionals to serve on the boards and committees that respond to evolving challenges. For these reasons, Professional Insurance Agents of Minnesota respectfully urges your support of HF 3389.

Thank you for your consideration.

Sincerely,

Gregory Sather AIC, CPIA  
Executive Vice President  
Professional Insurance Agents of Minnesota



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Chairs Koegel and O'Driscoll and Members of the House Commerce Finance and Policy Committee:

On behalf of Big I Minnesota, I want to share our support for HF 3389 and to thank Chair O'Driscoll for bringing it forward. By providing CE credits for active membership in a professional insurance association, like the Big I MN, HF 3389 recognizes the strong educational value that engagement in these organizations provide.

Big I MN represents approximately 5000 independent property and casualty insurance agents and brokers located in every corner of our state. Independent agents are committed to helping their clients find the best coverage for their needs whether it is for their home, auto, or business. Independent agents also serve as a personal advocate for their clients during the claims process. We believe that active membership in our association helps our agents better serve their clients.

Active engagement in a professional insurance association provides members with educational programs and professional development opportunities and also promotes high standards of ethical conduct among its members. Our members that serve on boards or committees become industry leaders that are required to consistently delve into industry trends, review new laws and regulations and develop best practices—knowledge that is key to serving clients and cannot be derived from classroom CE alone. To provide a couple of examples, our Board recently worked to develop a package of materials to guide members in helping clients find coverage in a very challenging property insurance market. Another recent example is the one-pager our legislative committee developed to help consumers understand the insurance coverages associated with condo ownership— an area that is often confusing to new owners. It is invaluable educational experiences like these that make active membership in a professional insurance organization critical to developing the expertise on which consumers rely.

Thank you for the opportunity to share our thoughts and please support HF 3389,

Sincerely,

A handwritten signature in black ink that reads "April Goodin". The signature is written in a cursive, flowing style.

April Goodin  
Executive VP & CEO