

Fifty-fifth
Legislative Assembly
of North Dakota

HOUSE BILL NO. 1404

Introduced by

Representatives Rose, Callahan, Kilzer

1 A BILL for an Act to create and enact a new section to chapter 26.1-25 of the North Dakota
2 Century Code, relating to insurance discounts for motorcyclists who wear protective headgear.

3 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

4 **SECTION 1.** A new section to chapter 26.1-25 of the North Dakota Century Code is
5 created and enacted as follows:

6 **Motor vehicle insurance rate filings - Premium reduction for motorcyclists**
7 **wearing protective headgear.** All rate filings with the commissioner for motor vehicle liability
8 and physical damage insurance must provide for an appropriate reduction in premium charges
9 for the principal operators of motorcycles, as defined in section 39-01-01, if the operator wears
10 protective headgear, as defined in section 39-10.2-06. The reduction in premium charges must
11 be separately disclosed. The premium billing must disclose the reduction in premium charges
12 with respect to the person eligible for the reduction. The reduction in premium charges does
13 not apply to an operator who is subject to an experience rating or a driver education program.