

Fifty-sixth
Legislative Assembly
of North Dakota

Introduced by

Representatives Sandvig, Delmore, Ekstrom

Senators Heitkamp, Thane, Watne

1 A concurrent resolution directing the Legislative Council to study insurance discrimination
2 against victims of domestic violence.

3 **WHEREAS**, the Fifty-sixth Legislative Assembly adopted House Bill No. 1202 to
4 address the fact that many insurance companies deny victims of domestic violence payment of
5 property and casualty insurance claims arising out of domestic violence; and

6 **WHEREAS**, many insurance companies deny victims of domestic violence access to
7 insurance by using domestic violence as an underwriting criterion; and

8 **WHEREAS**, victims of domestic violence will stop seeking appropriate and necessary
9 medical treatment, counseling, legal intervention, and other forms of assistance if insurers use
10 information in the victim's medical records to deny insurance; and

11 **WHEREAS**, victims of domestic violence will not disclose domestic violence as the
12 cause of a victim's injuries, and health care providers may stop identifying and documenting
13 domestic violence if this documentation puts patients at risk of losing insurance; and

14 **WHEREAS**, a legislative study of this issue, including a study of the effectiveness of
15 House Bill No. 1202, may result in recommendations to eliminate insurance discrimination
16 against victims of domestic violence or to reduce the possibility of victims not seeking
17 appropriate and necessary treatment or recovery from insurance;

18 **NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES**
19 **OF NORTH DAKOTA, THE SENATE CONCURRING THEREIN:**

20 That the Legislative Council study insurance discrimination against victims of domestic
21 violence; and

22 **BE IT FURTHER RESOLVED**, that the Legislative Council report its findings and
23 recommendations, together with any legislation required to implement the recommendations, to
24 the Fifty-seventh Legislative Assembly.