

Sixty-first  
Legislative Assembly  
of North Dakota

**HOUSE BILL NO.**

Introduced by

Representative Schneider

1 A BILL for an Act to amend and reenact subsection 2 of section 26.1-40-15.1 of the North  
2 Dakota Century Code, relating to the definition of underinsured motor vehicle for underinsured  
3 motorist vehicle coverage.

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

5 **SECTION 1. AMENDMENT.** Subsection 2 of section 26.1-40-15.1 of the North Dakota  
6 Century Code is amended and reenacted as follows:

7 2. "Underinsured motor vehicle" means a motor vehicle for which there is a bodily  
8 injury liability insurance policy, or bond providing equivalent liability protection, in  
9 effect at the time of the accident, but the applicable limit of bodily injury liability of  
10 ~~such~~ the policy or bond:

11 a. ~~Is less than the applicable limit for underinsured motorist coverage under the~~  
12 ~~insured's policy; or~~

13 b. ~~Has been reduced by payments to other persons injured in the accident to an~~  
14 ~~amount less than the limit for underinsured motorist coverage under the~~  
15 ~~insured's policy~~ is less than the amount needed to compensate the insured for  
16 actual damages.