

Sixty-second
Legislative Assembly
of North Dakota

ENGROSSED SENATE BILL NO. 2237

Introduced by

Senators Schneider, Dever, Larsen

Representatives Keiser, L. Meier, S. Meyer

1 A BILL ~~for an Act to create and enact a new subdivision to subsection 7 of section 26.1-04-03 of~~
2 ~~the North Dakota Century Code, relating to prohibited practices in the insurance business.~~for an
3 Act to amend and reenact subsection 7 of section 26.1-04-03 of the North Dakota Century
4 Code, relating to prohibited practices in the insurance business.

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

6 ~~**SECTION 1.** A new subdivision to subsection 7 of section 26.1-04-03 of the North Dakota~~
7 ~~Century Code is created and enacted as follows:~~

8 ~~Except as provided under section 26.1-39-24:~~

- 9 ~~———— (1) Denying; refusing to issue, renew, or reissue; canceling; or otherwise~~
10 ~~terminating a policy because or restricting coverage because an individual~~
11 ~~is, has been, or may be the subject of domestic violence or seeks or has~~
12 ~~sought medical or psychological treatment for domestic violence, protection~~
13 ~~from domestic violence, or shelter from domestic violence;~~
14 ~~———— (2) Adding any surcharge or rating factor to a premium of a policy because of~~
15 ~~an individual's history or status as the subject of domestic violence; or~~
16 ~~———— (3) Excluding or limiting coverage for losses or denying a claim incurred by an~~
17 ~~insured as a result of domestic violence or the potential for domestic~~
18 ~~violence. As used in this subdivision, domestic violence has the same~~
19 ~~meaning as provided under section 14-07.1-01. Under this subdivision, with~~
20 ~~respect to all other conditions a subject of domestic violence is subject to~~
21 ~~the same standards of sound actuarial principles or actual or reasonably~~
22 ~~anticipated experience as are all other individuals.~~

23 **SECTION 1. AMENDMENT.** Subsection 7 of section 26.1-04-03 of the North Dakota
24 Century Code is amended and reenacted as follows:

7. Unfair discrimination.

- a. Making or permitting any unfair discrimination between individuals of the same class and equal expectation of life in the rates charged for any contract of life insurance or of life annuity or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of such contract.
- b. Making or permitting any unfair discrimination, including consideration of an individual's history or status as a subject of domestic abuse, between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of accident or health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatsoever.
- c. Refusing to insure, or refusing to continue to insure, or limiting the amount, extent, or kind of life insurance, accident and sickness insurance, health services, or health care protection insurance available to an individual, or charging an individual a different rate for the same coverage solely because of blindness or partial blindness. Refusal to insure includes denial by an insurer of disability insurance coverage on the grounds that the policy defines "disability" as being presumed in the event that the insured loses the insured's eyesight; however, an insurer may exclude from coverage disabilities consisting solely of blindness or partial blindness when such condition existed at the time the policy was issued. With respect to all other conditions, including the underlying cause of the blindness or partial blindness, persons who are blind or partially blind shall be subject to the same standards of sound actuarial principles or actual or reasonably anticipated experience as are sighted persons.
- d. Making or permitting any unfair discrimination between individuals or risks of the same class and of essentially the same hazard by refusing to insure, refusing to renew, canceling, or limiting the amount of insurance coverage on a property or casualty risk solely because of the geographic location of the risk, unless the action is the result of the application of sound underwriting and actuarial principles related to actual or reasonably anticipated loss experience.