

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.

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

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

6 Except as provided under section 26.1-39-24:

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