

PROPOSED AMENDMENT TO SENATE BILL NO. 2048

VERSION 2 – With Comments

*By the American Council of Life Insurers*

*Supported by Commissioner Godfread and  
Uniform Law Commissioner Sen. David Hogue*

Page 23, line 9, after the semicolon insert "or"

Page 23, remove lines 10 through 16

Page 23, line 24, remove "or d"

Page 24, remove lines 5 through 9

Page 24, after line 9 insert:

d. The company shall make a good faith effort using available records and information to document the death of the insured or annuitant in accordance with the timeframe specified in Chapter 26.1-55-02.

Renumber accordingly

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SUPPLEMENTAL INFORMATION

Here is some North Dakota-specific information from one of the top life insurance writers in the state, which has 46,000 policyholders. Below is a breakdown of the claims initiated from a death master file match where the issue state of the contract was ND or where the insured lived in ND.

Year	Total Clients	Total Contracts
2016	4	5
2017	2	2
2018	2	2
2019	5	5
2020	6	7
Grand Total	19	21

As you can see, the scale of the implicated policies/contracts in relation to the number of policyholders for just this one insurer I hope demonstrates that a second layer of regulation/DMF searches is not necessary.