

**SENATE BILL NO. 2109**

Introduced by

Industry, Business and Labor Committee

(At the request of the Insurance Commissioner)

1 A BILL for an Act to amend and reenact section 26.1-25.1-07 of the North Dakota Century  
2 Code, relating to insurance credit scores.

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

4 **SECTION 1. AMENDMENT.** Section 26.1-25.1-07 of the North Dakota Century Code  
5 is amended and reenacted as follows:

6 **26.1-25.1-07. Filing.**

- 7 1. An insurer that uses insurance scores to underwrite or rate risks shall file the  
8 insurer's scoring models or other scoring processes with the insurance department.  
9 A third party may file scoring models on behalf of an insurer. A filing that includes  
10 insurance scoring must include loss experience justifying the use of credit  
11 information.
- 12 2. Any ~~filing relating to credit~~ scoring models, scoring processes, and information  
13 related to scoring models or processes filed by or on behalf of an insurer pursuant  
14 to subsection 1 is considered a trade secret ~~under chapter 47-25.1.~~