

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