

HOUSE BILL NO. 1123

Introduced by

Representatives Schobinger, Kasper, Lefor, Mitskog

Senators Klein, Krebsbach, Mathern

1 A BILL for an Act to create and enact a new section to chapter 26.1-39 of the North Dakota
2 Century Code, relating to property and casualty insurance risk rating; and to provide for
3 application.

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

5 **SECTION 1.** A new section to chapter 26.1-39 of the North Dakota Century Code is created
6 and enacted as follows:

7 **Fire protection class - Dispute.**

- 8 1. This section applies to an insurance policy issued or renewed to insure real property in
9 this state, including structures owned by persons other than the insured, for coverage
10 for loss caused by or which resulted from any covered cause of loss.
11 2. Within thirty days following quoting, issuing, or renewing of the policy, the insured may
12 assert a fire protection class of other properties in close proximity to the property in
13 question which differs from the class identified by the insurer and the insurer shall
14 implement this class. Within sixty days following the assertion by an insured, the
15 insurer may dispute the class asserted by the insured and, if the insurer and the
16 responsible rating organization document the basis for a different class through
17 physical inspection, may implement a different class effective from the date of
18 issuance or renewal.

19 **SECTION 2. APPLICATION.** This Act applies to quoting, issuing, or renewing of insurance
20 policies on and after the effective date of this Act.