

CHAPTER 45-03-18 FIRE DISTRICT ASSIGNMENT

Section

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45-03-18-01. Application or renewal form to contain fire district number.

1. Applications for fire, allied, homeowner's multiple peril, farmowner's multiple peril, commercial multiple peril, or crop hail insurance coverage for property in this state must identify by fire district number the fire district in which the property is located.
2. A company using an in-house system (electronic or manual) in its application process to identify and record the fire district number based upon the property location and value, complies with this section if the data is accurate, accessible, and readily verifiable.
3. Companies that use agents for reporting this information may use form NDFD300 (8/93) (appendix A).
4. For renewal business or changes not requiring a new application:
 - a. Companies using agents to report the information may use form NDFD300 (8/93) (appendix A).
 - b. Companies using an in-house system may do so subject to the requirements of subsection 2.
5. In lieu of form NDFD300 (8/93) (appendix A), the company may amend its application or use a substantially similar supplemental form of the company's own design.

History: Effective August 9, 1993; amended effective April 1, 1996.

General Authority: NDCC 26.1-01-07.5

Law Implemented: NDCC 26.1-01-07.5

45-03-18-02. Applications involving multiple fire districts.

In accordance with section 45-03-18-01, a company shall apportion the property premium attributable to each fire district on the basis of the location of the property and the insured value of the property in each district.

History: Effective August 9, 1993.

General Authority: NDCC 26.1-01-07.5

Law Implemented: NDCC 26.1-01-07.5

45-03-18-03. Atlas of fire district maps.

The insurance department, in conjunction with the state fire marshal and the firemen's association, shall prepare an atlas of county maps showing the fire districts in each county. The atlas must certify the fire districts as of July first of each year. A copy of the atlas must be sent and billed to each company subject to section 45-03-18-01 which is licensed in this state. The charge for the atlas is twenty dollars per copy. Companies must be notified each year of the changes to the atlas and companies are responsible for distribution of the atlas, if necessary.

History: Effective August 9, 1993.

General Authority: NDCC 26.1-01-07.5

Law Implemented: NDCC 26.1-01-07.5

45-03-18-04. Company reporting of premium information.

The insurance department is responsible for the collection, verification, and accuracy of data reported to the insurance department along with its annual statement. The company may file the appropriate information by computer diskette subject to the specifications set forth by the insurance department. If the company is unable to comply with these specifications, the company may use the fire district reporting form and file manually. A copy of page fourteen of the annual statement must be submitted with the diskette and fire district reporting form for purposes of cross-checking data.

History: Effective August 9, 1993.

General Authority: NDCC 26.1-01-07.5

Law Implemented: NDCC 26.1-01-07.5

45-03-18-05. Reporting of property premiums only.

In the lines of homeowner's multiple peril, farmowner's multiple peril, and commercial multiple peril insurance companies shall subtract any liability premium from the total premium to arrive at the property premium. For package policies containing numerous subcoverages with minor premiums attributable to each, those premiums must be included in the total amount reported.

History: Effective August 9, 1993.

General Authority: NDCC 26.1-01-07.5

Law Implemented: NDCC 26.1-01-07.5

APPENDIX A

NORTH DAKOTA - Fire District Assignment Supplement to Property Insurance Application

N.D.C.C. 26-1-01-07.5 requires:

After December 31, 1993, no insurer may issue or renew a policy for fire, allied lines, homeowner's multiple peril, farmowner's multiple peril, commercial multiple peril, or crop hail insurance coverage for property in this state unless the application identifies each fire district in which the insured property is located. The application must identify the property and insured value of the property located within each fire district if the policy provides coverage for property that is not all within a single district. For purposes of this section, "fire district" means rural fire protection district, city or area served by a certified rural fire department.

INSTRUCTIONS:

If all property insured is located in one Fire District, indicate Fire District in Column A, "ALL" in column B, and complete columns C and D.

If some of the insured property falls into different Fire Districts, indicate each Fire District in Column A. In columns B, C, and D, provide a breakout of the property in each district, its corresponding insured value, and proportionate premium.

Do not include Liability premium in column D.

Insurance Company: _____

Policy No. _____ New _____ Renewal _____

Named Insured: _____

Address: _____

City: _____ State: _____ Zip: _____

A Fire District #	B Location of Property	C Insured Value of Property	D Property Premium

Agent: _____ Date: _____

NDFD300(12/95)