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Fifty-eighth  
Legislative Assembly  
of North Dakota

**SENATE BILL NO. 2238**

Introduced by

Senators Heitkamp, Erbele, Lyson

Representatives Belter, DeKrey, Gulleason

1 A BILL for an Act to provide for limitations on automobile insurance premiums following total  
2 loss.

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

4 **SECTION 1. Premium limitations following total loss.** If an insurer determines an  
5 automobile with physical damage coverage has incurred a total loss or constructive total loss,  
6 the premium charged by the insurer for any continued physical damage coverage of the  
7 automobile may not be calculated on the pretotal loss value of the automobile.