

Introduced by

Representatives Mock, Beadle, Kasper, Porter, Roers Jones, D. Ruby

Senators D. Larson, J. Lee, Mathern, Myrdal, Oban

1 A BILL for an Act to create and enact a new section to chapter 26.1-33 of the North Dakota  
2 Century Code, relating to life insurance policy disclosures; and to provide for application.

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

4 **SECTION 1.** A new section to chapter 26.1-33 of the North Dakota Century Code is created  
5 and enacted as follows:

6 **Life of a child - Disclosure.**

7 A group life insurance policy issued in this state which insures the life of a newborn child of  
8 the certificate holder may not include a provision delaying coverage on the life of the newborn  
9 child for a specified period, unless the existence and length of the waiting period is prominently  
10 disclosed in the certificate or rider or otherwise disclosed by the group policyholder to a  
11 certificate holder at the time the certificate holder becomes eligible or enrolls for the coverage.

12 **SECTION 2. APPLICATION - NOTIFICATION.** Section 1 of this Act applies to life insurance  
13 policies issued in this state after July 31, 2019. The insurance commissioner shall require an  
14 insurer with a life insurance policy issued before the effective date of this Act, which contains a  
15 waiting period, notify the ~~insured~~certificate holder of the existence of that waiting period or notify  
16 the group policyholder, which upon receipt of such notice shall notify the certificate holders of  
17 the existence of that waiting period.