



North Dakota
Insurance Department
Adam Hamm, Commissioner

October 8, 2014

Mr. John Bjornson
Code Revisor
North Dakota Legislative Council
600 East Boulevard Avenue
Bismarck, ND 58505

RE: Notice of Public Hearing – Defense Expenses Within the Limit of Liability Provisions

Dear Mr. Bjornson:

The Notice of Intent to Amend Administrative Rules and Notice of Public Hearing and a copy of the proposed rules are enclosed as required by N.D.C.C. § 28-32-10(1).

If you have any questions, please contact me.

Sincerely,

A handwritten signature in blue ink that reads "Sara R. Behrens".

Sara R. Behrens
Legal Counsel

SRB/njb
Enclosures

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of the Promulgation of Proposed Rules Regarding: Defense Expenses Within the Limit of Liability Provisions))))	NOTICE OF PROPOSED RULEMAKING FILE NO. RU-14-486
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NOTICE OF INTENT TO AMEND ADMINISTRATIVE RULES
AND NOTICE OF PUBLIC HEARING

PLEASE TAKE NOTICE that the North Dakota Insurance Department will hold a public hearing to address the proposed creation of the following chapters of the North Dakota Administrative Code:

45-05-09 Defense Expenses Within the Limit of Liability Provisions

The hearing will be held at 9:00 a.m., central time, on November 20, 2014, in Room AV 210 of the State Health Department, 2nd Floor, Judicial Wing, State Capitol, Bismarck, North Dakota.

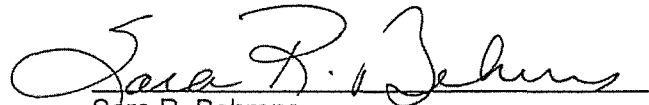
The chapter is being created in order to provide protection to consumers from misleading policy provisions which could transform a liability policy into a defense expense only policy and to regulate under what circumstances such provisions will be permitted.

The proposed rule may have an impact on the regulated community in excess of \$50,000.

The proposed rule may be reviewed at the North Dakota Insurance Department, 600 East Boulevard Avenue, Dept. 401, Bismarck, ND 58505. A copy of the proposed rule and the regulatory analysis may be reviewed on the Department's website at www.nd.gov/ndins or may be requested by calling (701) 328-2440. Written or oral comments on the proposed amendments sent to the above address and received by December 1, 2014, will be fully considered.

If you plan to attend the public hearing and will need special facilities or assistance relating to a disability, please contact the North Dakota Insurance Department at the above telephone number or address at least seven days prior to the public hearing.

DATED this 8 day of October, 2014.



Sara R. Behrens
Special Assistant Attorney General
Legal Counsel
N.D. Insurance Department
600 East Boulevard Avenue, Dept. 401
Bismarck, ND 58505
(701) 328-2440