

HOUSE BILL NO. 1468

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 An insurer may not issue or renew a life insurance policy or certificate in this state which
8 covers the life of a newborn child if the policy includes a waiting period following birth before
9 coverage begins, unless the policy includes an affirmative acknowledgment by the insured
10 recognizing existence of that waiting period.

11 **SECTION 2. APPLICATION - NOTIFICATION.** Section 1 of this Act applies to life insurance
12 policies issued or renewed after July 31, 2019. The insurance commissioner shall require an
13 insurer with a life insurance policy issued before the effective date of this Act, which contains a
14 waiting period, notify the insured of the existence of that waiting period.