

**Sixty-sixth Legislative Assembly of North Dakota
In Regular Session Commencing Thursday, January 3, 2019**

HOUSE BILL NO. 1468
(Representatives Mock, Beadle, Kasper, Porter, Roers Jones, D. Ruby)
(Senators D. Larson, J. Lee, Mathern, Myrdal, Oban)

AN ACT to create and enact a new section to chapter 26.1-33 of the North Dakota Century Code, relating to life insurance policy disclosures; and to provide for application.

BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

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

Life of a child - Disclosure.

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

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

Speaker of the House

President of the Senate

Chief Clerk of the House

Secretary of the Senate

This certifies that the within bill originated in the House of Representatives of the Sixty-sixth Legislative Assembly of North Dakota and is known on the records of that body as House Bill No. 1468.

House Vote: Yeas 89 Nays 0 Absent 5

Senate Vote: Yeas 43 Nays 3 Absent 0

Chief Clerk of the House

Received by the Governor at _____ M. on _____, 2019.

Approved at _____ M. on _____, 2019.

Governor

Filed in this office this _____ day of _____, 2019,

at _____ o'clock _____ M.

Secretary of State