

Fifty-sixth Legislative Assembly, State of North Dakota, begun in the Capitol in the City of Bismarck, on Tuesday, the fifth day of January, one thousand nine hundred and ninety-nine

HOUSE CONCURRENT RESOLUTION NO. 3075
(Representatives Sandvig, Delmore, Ekstrom)
(Senators Heitkamp, Thane, Watne)

A concurrent resolution directing the Legislative Council to study insurance discrimination against victims of domestic violence.

WHEREAS, the Fifty-sixth Legislative Assembly adopted House Bill No. 1202 to address the fact that many insurance companies deny victims of domestic violence payment of property and casualty insurance claims arising out of domestic violence; and

WHEREAS, many insurance companies deny victims of domestic violence access to insurance by using domestic violence as an underwriting criterion; and

WHEREAS, victims of domestic violence will stop seeking appropriate and necessary medical treatment, counseling, legal intervention, and other forms of assistance if insurers use information in the victim's medical records to deny insurance; and

WHEREAS, victims of domestic violence will not disclose domestic violence as the cause of a victim's injuries, and health care providers may stop identifying and documenting domestic violence if this documentation puts patients at risk of losing insurance; and

WHEREAS, a legislative study of this issue, including a study of the effectiveness of House Bill No. 1202, may result in recommendations to eliminate insurance discrimination against victims of domestic violence or to reduce the possibility of victims not seeking appropriate and necessary treatment or recovery from insurance;

NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF NORTH DAKOTA, THE SENATE CONCURRING THEREIN:

That the Legislative Council study insurance discrimination against victims of domestic violence; and

BE IT FURTHER RESOLVED, that the Legislative Council report its findings and recommendations, together with any legislation required to implement the recommendations, to the Fifty-seventh Legislative Assembly.

Speaker of the House

President of the Senate

Chief Clerk of the House

Secretary of the Senate

Filed in this office this _____ day of _____, 1999,
at _____ o'clock _____ M.

Secretary of State