

**HOUSE BILL NO. 1428**

Introduced by

Representatives Grosz, Kasper, Koppelman, B. Thoreson

Senators D. Mathern, Tomac

1 A BILL for an Act to create and enact a new subsection to section 26.1-39-17 and a new  
2 subsection to section 26.1-40-11 of the North Dakota Century Code, relating to financial stability  
3 rating scores as prohibited reasons for declining or terminating certain insurance.

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

5 **SECTION 1.** A new subsection to section 26.1-39-17 of the North Dakota Century Code  
6 is created and enacted as follows:

7 The sole use of a financial stability rating score or credit score. A financial stability  
8 rating score or credit score means a numerical index derived from a formula  
9 intended to categorize a consumer's credit or risk worthiness.

10 **SECTION 2.** A new subsection to section 26.1-40-11 of the North Dakota Century Code  
11 is created and enacted as follows:

12 Based solely upon the use of a financial stability rating score or credit score. A  
13 financial stability rating score or credit score means a numerical index derived from  
14 a formula intended to categorize a consumer's credit or risk worthiness.