## Sixty-first Legislative Assembly of North Dakota In Regular Session Commencing Tuesday, January 6, 2009

HOUSE BILL NO. 1196 (Representatives Berg, Clark, Vigesaa) (Senators Behm, Klein, Wanzek)

AN ACT to amend and reenact section 26.1-36.4-06 of the North Dakota Century Code, relating to elimination of the reporting requirement of modified community rating of insurance policies.

## BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

**SECTION 1. AMENDMENT.** Section 26.1-36.4-06 of the North Dakota Century Code is amended and reenacted as follows:

**26.1-36.4-06. Modified community rating.** Premium rates for individual policies are subject to the following:

- 1. For any class of individuals, the premium rates charged during a rating period to the individuals in that class for the same or similar coverage may not vary by a ratio of more than six to one after August 1, 1995, and by a ratio of more than five to one after August 1, 1996, when age, industry, gender, and duration of coverage of the individuals are considered. Gender and duration of coverage may not be used as a rating factor for policies issued after January 1, 1997.
- 2. An insurer, in addition to the factors set forth in subsection 1, may use geography, family composition, healthy lifestyles, and benefit variations to determine premium rates.
- 3. The commissioner shall design and adopt reporting forms to be used by an insurer to report information as to insurer's experience as to insurance provided under this chapter on a periodic basis to determine the impact of the reforms and implementation of modified community rating contained in this chapter and the commissioner shall report to the legislative assembly or a committee designated by the legislative council the findings of the commissioner.

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This certifies the Assembly of N	that the with North Dakot	nin bill o a and is	riginated i known on	n the H the rec	ouse of Replords of that b	resentatives of the body as House Bill	e Sixty-first L No. 1196.
House Vote:	Yeas	92	Nays	0	Absent	2	
Senate Vote:	Yeas	41	Nays	0	Absent	6	
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Approved at _	N	l. on					, 2009.
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Filed in this office this day of				:			, 2009
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