

2015 North Dakota Legislative Session

These are the bills that PIA of North Dakota is following for our members at the 64th Assembly of the North Dakota Legislature:

HB 1065 A bill proposing to provide minimum insurance requirements and controls necessary for the testing of driverless vehicles in the state.

PIAND position – Neutral – Passed – House vote 88-2 - Senate Vote 40-6

HB 1073 A bill proposing to raise the work loss limits under basic PIP from \$150/week to the state average weekly wage of \$914/week and raise the funeral benefits from \$3,500 to \$5,000.

PIAND position – Oppose – there are already remedies to the problem such as buying up PIP limits, collecting from the negligent party, collecting from your own UM/UIM (if applicable), work comp (if applicable), collecting from your own disability policy. This bill WILL increase PIP rates for all drivers. Committee “Do Not Pass” 12-3, and changed into a study.

Passed the Senate 47-0 do pass for the study.

HB 1144 A bill proposing minimum limits of liability insurance coverage of motor vehicles participating in transportation network company networks and establishing the priority of coverage between the driver’s insurance and the transportation network company insurance.

PIAND position – Support –House vote 86-6 “Do Pass”

HB 1206 A bill proposing to remove mobile equipment from the definition of vehicles requiring financial responsibility (ie. auto insurance).

PIAND position – Support – Passed – House vote 89-3 - Senate vote 46-0

HB 1310 A bill proposing to change the territorial limits of a county mutual company's operations in a city greater than 10,000 from 35% of gross premium to 35% of net written premium.

PIAND position – Support – Passed - House vote 93-0 – Senate vote 45-0

HB 1311 A bill proposing to allow insurance companies to use electronic delivery of insurance notices and documents to insureds that opt-in. Cannot electronically deliver cancellation or non-renewal notices as the sole method of delivery and the bill only applies to property/casualty insurance.

PIAND position – Support –Passed - House vote 93-0 – Senate vote 47-0

HB 1313 A bill proposing to set up requirements for the conversion of a mutual property and casualty insurance company to a stock insurance company.

PIAND position – Neutral –House vote 76-15 “Do Pass”

HB 1326 A bill proposing that a vehicle with a GVW that exceeds 20,000 lbs hauling a load of soil, sand, rocks, rock chips, or gravel on a highway must have a secure cover that keeps the load within or on the vehicle.

PIAND position – Neutral - Defeated – Committee “Do Not Pass” 12-1-1, House vote “Do Not Pass” 68-23

HB 1365 A bill proposing to allow insurance companies to use first class mail IMb tracing as well as certified mail for proof of mailing of cancellation notices.

PIAND position – Support – Passed - House vote 90-3 – Senate vote 46-0

HB 1384 A bill proposing to allow the sale of portable electronics insurance on cell phones and other portable electronic devices at the point of sale of the data plan by the employees of the communications company.

PIAND position – Neutral – Passed – House vote 79-14 – Senate vote 46-0

HB 1391 A bill proposing to change the SR22 requirement for driving without liability insurance from 3 years to 1 year.

PIAND position – Oppose – Passed – House vote 92-1 – Senate vote 45-1

SB 2105 A bill proposing to change the valuation on the valued policy law from the lesser of ACV, replacement cost, or the policy limit when a loss occurs within 90 days of issuance or 90 days of a 25% or more increase in coverage to the lesser of how the policy is written (ACV or RC) or the policy limit.

PIAND position – Support – Passed - Senate vote 46-0 – House vote 91-0

SB 2155 A bill proposing to prohibit insurance companies from imposing a motor vehicle accident surcharge on a claim caused by an uninsured or underinsured driver and waiving any collision deductible in these cases.

PIAND position – unsure (This is a poorly written bill that would be better if it just required companies to offer optional Uninsured Motorist Property Damage coverage which is offered in other states and could be purchased by those that want it.) Committee “Do Not Pass” 5-0-0, Senate vote 43-3 “Do Not Pass”

SB 2163 A bill proposing to require navigators or health benefit exchange assisters to become certified by the ND Insurance Dept. This is mainly a symbolic bill because federal law prohibits this practice and would supersede any state law.

PIAND position – Neutral - Defeated –Senate vote 43-3

SB 2166 A bill proposing to change the GVW of modified vehicles that must meet bumper height requirements from 7,000 lbs to 10,000 lbs.

PIAND position – Support –Senate vote 45-2 “Do Pass”

SB 2179 A bill proposing to allow electronic proof of motor vehicle insurance in the insurance law section of the century code. This is already allowed in the motor vehicle section of the code, but was overlooked in the insurance section.

PIAND position – Support – Passed - Senate vote 47-0 - House vote 89-0

SB 2187 A bill proposing to change the surplus lines report filing date with the insurance commissioner from April 1st to March 2nd with the tax return still due on May 1st giving producers 60 days to comply.

PIAND position – Neutral – Passed - Senate vote 46-0 - House vote 88-0

SB 2283 A bill proposing to offer a limited lines insurance license for the sale of travel insurance.

PIAND position - Neutral – Passed - Senate vote 45-1 – House vote 91-0

SB 2315 A bill proposing to change the limit of liability of political subdivisions from \$250,000 per person and a maximum of \$500,000 for 3 or more persons to and maximum of \$3,000,000 for 13 or more persons. SB 2316 is a companion bill to this bill.

PIAND position – Neutral – Passed - Senate vote 47-0 - House vote 88-0

SB 2316 A bill proposing for an excess damages program administered by the insurance commissioner in the amount of \$2,000,000 and to make it retroactive to an incident occurring on January 5, 2015 (Larimore bus accident).

PIAND position – Neutral – Defeated - Senate vote 25-21