

Stricken language would be deleted from and underlined language would be added to the law as it existed prior to this session of the General Assembly.

1 State of Arkansas  
2 84th General Assembly  
3 Regular Session, 2003  
4

# A Bill

HOUSE BILL 2254

5 By: Representative R. Smith  
6  
7

## For An Act To Be Entitled

9 AN ACT TO REQUIRE THAT AN INSURER WRITING  
10 PROPERTY INSURANCE IN ARKANSAS PROVIDE, WITHIN  
11 ITS RATING STRUCTURE, CONSIDERATION OF FIRE  
12 PROTECTION; AND FOR OTHER PURPOSES.  
13

## Subtitle

15 AN ACT TO REQUIRE THAT AN INSURER  
16 WRITING PROPERTY INSURANCE IN ARKANSAS  
17 PROVIDE, WITHIN ITS RATING STRUCTURE,  
18 CONSIDERATION OF FIRE PROTECTION.  
19  
20

21 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:  
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23 SECTION 1. Title 23, Chapter 88, Subchapter 1 is amended to add an  
24 additional section to read as follows:

25 23-88-104. Mandatory consideration of fire protection in property  
26 insurance rating plans.

27 Each insurance company writing property insurance in Arkansas shall  
28 include, within its property rating structure, a characteristic that includes  
29 a fire protection classification considering and utilizing the preparedness  
30 and effectiveness of public fire prevention and defense efforts of the  
31 primary responding fire department of any governmental, improvement district,  
32 or volunteer organization providing those services for the structure to be  
33 insured.  
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