

1 State of Arkansas
2 89th General Assembly
3 Regular Session, 2013

A Bill

SENATE BILL 903

4
5 By: Senator A. Clark

For An Act To Be Entitled

8 AN ACT TO REQUIRE A HOMEOWNER TO DOCUMENT MEMBERSHIP
9 OF A VOLUNTEER FIRE DEPARTMENT BEFORE AN INSURER
10 APPLIES A RATE CREDIT OR REDUCED RATE ON HOMEOWNERS
11 INSURANCE PREMIUMS; AND FOR OTHER PURPOSES.

Subtitle

15 TO REQUIRE A HOMEOWNER TO DOCUMENT
16 MEMBERSHIP OF A VOLUNTEER FIRE DEPARTMENT
17 BEFORE AN INSURER APPLIES A RATE CREDIT
18 OR REDUCED RATE ON HOMEOWNERS INSURANCE
19 PREMIUMS.

22 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

24 SECTION 1. Arkansas Code § 23-88-103(b), concerning rate discount for
25 members of a volunteer fire department, is amended to read as follows:

26 (b)(1) ~~Any~~ A property or casualty insurance company ~~which~~ that gives
27 ~~any~~ a rate credit or ~~any~~ a special reduced ~~rates~~ rate on risks located in a
28 rural fire protection district or in ~~any~~ an area protected by a rural fire
29 department, ~~which district or department~~ that is ~~wholly or partially~~ funded
30 by assessments, dues, or subscription payments paid by owners of property
31 located in the rural fire protection district or property owners ~~who~~ that are
32 members of an association supporting the rural fire department, shall give
33 the rate credit or reduced rate only on risks insured by persons who pay the
34 appropriate assessment, dues, or subscription payments for support of the
35 rural fire protection district or rural fire department.

36 (2) A property owner is not eligible for the rate credit or



1 reduced rate under subdivision (b)(1) of this section if:

2 (A) After a reasonable effort, an insurance company is
3 unable to confirm the property owner's payment of an appropriate assessment,
4 dues, or subscription for support of the rural fire protection district or
5 rural fire department; and

6 (B) The property owner is unable to provide proof of
7 payment to the insurance company of the appropriate assessment, dues, or
8 subscription for support of the rural fire protection district or rural fire
9 department.

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