

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

As Engrossed: H3/20/03 S4/7/03

# A Bill

Act 1345 of 2003  
HOUSE BILL 2770

5 By: Representative R. Smith  
6 By: *Senators Horn, Faris, Malone, T. Smith*  
7

## For An Act To Be Entitled

10 AN ACT TO REQUIRE FIRE PROTECTION TO BE  
11 CONSIDERED IN PROPERTY INSURANCE RATING PLANS;  
12 AND FOR OTHER PURPOSES.  
13

### Subtitle

14 FIRE LOSS REPORTING ACT OF 2003.  
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18 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:  
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20 SECTION 1. This act may be referred to as the "Fire Loss Reporting Act  
21 of 2003".  
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23 SECTION 2. Annual information concerning fire related losses.

24 (a) Any insurance company licensed to write property insurance in  
25 Arkansas, shall annually file with the Insurance Commissioner a statement of  
26 its losses related to fire on a county by county basis, in a form and manner  
27 prescribed by the commissioner.

28 (b) The commissioner shall annually compile the loss information under  
29 subdivision (2)(a) of this section in an aggregate form, by county, for  
30 dissemination to the Arkansas General Assembly, state agencies, counties, and  
31 the public.  
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33 SECTION 3. Proprietary information.

34 Information filed under this act by an insurance company with the  
35 Insurance Commissioner shall be treated as proprietary information and is  
36 exempt from public disclosure except in an aggregate form.



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4 SECTION 4. Notice regarding fire protection.

5 (a) In an effort to educate policy holders of the benefits of fire  
6 protection, every insurance company shall include in the premium notice to  
7 policy holders the following notice: "IMPORTANT NOTICE REGARDING FIRE  
8 PROTECTION

9 Did you know that the firefighting ability of your Fire Department  
10 helps lower your insurance rates? It's true! The better your firefighters  
11 are equipped and trained, the better their access to water for fighting  
12 fires, the length of time it takes for them to arrive at a fire, are a few of  
13 the many factors that have an impact on your property insurance rates. Help  
14 your firefighters help you! They need your support, financial, and  
15 otherwise. Adequate funding is important to improving the protection that  
16 may translate to lower premiums!"

17 (b) The notice prescribed by subsection (a) of this section shall be  
18 in twelve (12) point type or larger.

19  
20 SECTION 5. The Insurance Commissioner may adopt reasonable rules and  
21 regulations to enforce the provisions of this act.

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23 SECTION 6. EMERGENCY CLAUSE. It is found and determined by the  
24 General Assembly of the State of Arkansas that fire is the leading cause of  
25 insurance loss in the state; that the number of deaths due to fire are a  
26 major economic burden to the citizens and counties of this state; and that  
27 specific county by county fire loss data will help the counties better  
28 evaluate the preparedness and effectiveness of their fire fighting  
29 capabilities. Therefore, an emergency is declared to exist and this act  
30 being immediately necessary for the preservation of the public peace, health,  
31 and safety shall become effective on:

32 (1) The date of its approval by the Governor;

33 (2) If the bill is neither approved nor vetoed by the Governor,  
34 the expiration of the period of time during which the Governor may veto the  
35 bill; or

36 (3) If the bill is vetoed by the Governor and the veto is

1 overridden, the date the last house overrides the veto.

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*/s/ R. Smith*

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*APPROVED: 4/14/2003*

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