1	State of Arkansas	As Engrossed: H3/5/01 S3/28/01	
2	83rd General Assembly	A Bill	Act 1438 of 2001
3	Regular Session, 2001		HOUSE BILL 1963
4			
5	By: Representative Hunt		
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7			
8		For An Act To Be Entitled	
9	AN ACT	TO PROHIBIT STEP-DOWN PROVISIONS IN	
10	CERTAI	N INSURANCE POLICIES; AND FOR OTHER	
11	PURPOS	ES.	
12			
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14		Subtitle	
15	AN A	ACT PROHIBITING STEP-DOWN PROVISIONS	
16	IN	CERTAIN INSURANCE POLICIES.	
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19	BE IT ENACTED BY THE	GENERAL ASSEMBLY OF THE STATE OF ARK	(ANSAS:
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21	SECTION 1. Ark	kansas Code, Title 23, Chapter 79, Su	ubchapter 3 is amended
22	to add an additional section to read as follows:		
23	23-79-311. Mot	tor vehicle liability insurance - pro	ohibition regarding
24	step-downs.		
25	<u>No motor vehici</u>	le liability insurance policy issued	or delivered in this
26	state shall contain a	a provision that converts the limits	for bodily injury or
27	property damage to lo	ower limits in the event that the mot	tor vehicle insured is
28	involved in an accide	ent while it is being driven by a dri	ver other than the
29	<u>i nsured.</u>		
30			
31	SECTION 2. Ark	kansas Code, Title 23, Chapter 89, Su	ubchapter 2 is amended
32	to add an additional section to read as follows:		
33	23-89-212. Mot	tor vehicle liability insurance - pro	ohibition regarding
34	step-downs.		
35	No motor vehici	le liability insurance policy issued	or delivered in this
86	state shall contain a	a provision that converts the limits	for hadily injury or

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1	property damage to lower limits in the event that the motor vehicle insured is
2	involved in an accident while it is being driven by a driver other than the
3	<u>i nsured.</u>
4	/s/ Hunt
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7	APPROVED: 4/9/2001
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