

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 86th General Assembly  
3 Regular Session, 2007

# A Bill

HOUSE BILL 1062

4  
5 By: Representatives Flowers, W. Lewellen, R. Green, Pyle  
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## For An Act To Be Entitled

8  
9 TO PROHIBIT THE USE OF CREDIT INFORMATION WHEN  
10 UNDERWRITING, RATING, OR SETTING PREMIUMS FOR  
11 AUTOMOBILE INSURANCE POLICIES.  
12

### Subtitle

13  
14 TO PROHIBIT THE USE OF CREDIT  
15 INFORMATION WHEN UNDERWRITING, RATING,  
16 OR SETTING PREMIUMS FOR AUTOMOBILE  
17 INSURANCE POLICIES.  
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20 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:  
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22 SECTION 1. Arkansas Code § 23-67-403 is amended to read as follows:

23 23-67-403. Scope – Use of credit information in underwriting, rating,  
24 or setting premiums for automobile insurance policies prohibited.

25 (a) This subchapter applies to personal insurance and not to  
26 commercial insurance or any other type of insurance.

27 (b) An insurer authorized to do business in Arkansas shall not use  
28 credit information in underwriting, rating, or setting the premium for an  
29 automobile insurance policy.  
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31 SECTION 2. Arkansas Code § 23-67-404(9), concerning the definition of  
32 "personal insurance" under the Use of Credit Information in Personal  
33 Insurance Act, is amended to read as follows:

34 (9) "Personal insurance" means ~~private passenger automobile,~~  
35 homeowners, motorcycle, mobile home owners, noncommercial dwelling fire  
36 insurance, noncommercial farm owners, boat, personal watercraft, snowmobile,



1 and recreational vehicle policies.

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