

1 State of Arkansas  
2 91st General Assembly  
3 Regular Session, 2017  
4

As Engrossed: H3/14/17

# A Bill

HOUSE BILL 2193

5 By: Representative Hammer  
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## For An Act To Be Entitled

8 AN ACT TO AMEND THE LAW CONCERNING DRIVERS EXCLUDED  
9 FROM A MOTOR VEHICLE INSURANCE POLICY; TO IMPOSE  
10 CRIMINAL LIABILITY ON THE INSURED DRIVER AND THE  
11 EXCLUDED DRIVER IN CERTAIN CIRCUMSTANCES; AND FOR  
12 OTHER PURPOSES.  
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### Subtitle

15 TO AMEND THE LAW CONCERNING DRIVERS  
16 EXCLUDED FROM A MOTOR VEHICLE INSURANCE  
17 POLICY; AND TO IMPOSE CRIMINAL LIABILITY  
18 ON THE INSURED DRIVER AND THE EXCLUDED  
19 DRIVER IN CERTAIN CIRCUMSTANCES.  
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23 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:  
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25 *SECTION 1. Arkansas Code § 23-89-203 is amended to read as follows:*  
26 *23-89-203. Rejection of coverage.*

27 *(a) The named insured ~~shall have the right to~~ may reject in writing*  
28 *all or any one (1) or more of the coverages enumerated in § 23-89-202.*

29 *(b) After a named insured or applicant for insurance rejects this*  
30 *coverage, the insurer or any of its affiliates shall not be required to*  
31 *notify any insured in any renewal, reinstatement, substitute, amended, or*  
32 *replacement policy as to the availability of such coverage.*

33 *(c) A named insured that rejects coverage under subsection (a) of this*  
34 *section and excludes a driver from coverage may be personally liable for*  
35 *civil damages caused by the excluded driver if the named insured enabled an*  
36 *excluded driver to take the motor vehicle.*



