

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 85th General Assembly
3 Regular Session, 2005

A Bill

HOUSE BILL 1781

4
5 By: Representatives Berry, Fite, George, Glidewell, Jackson, Key, Medley, Norton, Pace, S. Prater,
6 Rogers, Sullivan, Walters, Wyatt

7 By: Senator Altes

8

9

For An Act To Be Entitled

11 AN ACT TO PROHIBIT CANCELLATION OF INSURANCE,
12 PREMIUM INCREASES, AND NEGATIVE RISK RATINGS WHEN
13 AN INSURED IS NOT AT FAULT; AND FOR OTHER
14 PURPOSES.

15

16

Subtitle

17 TO PROHIBIT CANCELLATION OF INSURANCE,
18 PREMIUM INCREASES, AND NEGATIVE RISK
19 RATINGS WHEN AN INSURED IS NOT AT FAULT.

20

21

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

23

24 SECTION 1. Arkansas Code Title 23, Chapter 63, Subchapter 1, is
25 amended to add an additional section to read as follows:

26 23-63-111. Cancellation, increase in premium, and negative risk rating
27 prohibited when insured not at fault.

28 (a) When a person is innocent of any negligent or intentional act that
29 was the proximate cause of an accident or injury whether or not a claim is
30 filed under any policy or contract of insurance, no insurer shall solely as a
31 result of the accident or injury:

32 (1) Cancel the person's insurance policy or contract;

33 (2) Increase the premium during the term or upon renewal of the
34 person's insurance policy or contract; or

35 (3) Lower or otherwise negatively impact the risk rating of the
36 person.



