

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
4

As Engrossed: H3/10/05

A Bill

HOUSE BILL 1781

5 By: Representatives Berry, Fite, George, Glidewell, Jackson, Key, Medley, Norton, Pace, S. Prater,
6 Rogers, Sullivan, Walters, Wyatt
7 By: Senator Altes
8
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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.

Subtitle

17 TO PROHIBIT CANCELLATION OF INSURANCE,
18 PREMIUM INCREASES, AND NEGATIVE RISK
19 RATINGS WHEN AN INSURED IS NOT AT FAULT.
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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) Except as provided in subsection (c), when a person is innocent of
29 any negligent or intentional act that was the proximate cause of an accident
30 or injury whether or not a claim is filed under any policy or contract of
31 insurance, no insurer authorized to transact the business of motor vehicle
32 liability insurance in this state shall solely as a result of the accident or
33 injury:

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

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



