## FIRST REGULAR SESSION

## **SENATE BILL NO. 64**

## 91ST GENERAL ASSEMBLY

INTRODUCED BY SENATOR CARTER.

Pre-filed December 1, 2000, and 1,000 copies ordered printed.

TERRY L. SPIELER, Secretary.

0299S.01I

## AN ACT

To amend chapter 379, RSMo, by adding thereto two new sections relating to automobile insurance coverage.

Be it enacted by the General Assembly of the State of Missouri, as follows:

Section A. Chapter 379, RSMo, is amended by adding thereto two new sections, to be known as sections 379.122 and 379.123, to read as follows:

379.122. 1. As used in this section, the following terms shall mean:

- (1) "Contract", any policy, plan, or binder, including any rider or endorsement thereto, for private passenger automobile insurance offered by an insurer;
- (2) "Insurer", any insurance company or association that offers automobile insurance coverage.
- 2. No insurer shall refuse to issue, refuse to renew, or cancel a contract to any insured or prospective insured on the sole basis of information received in consumer credit reports of such insured or prospective insured.
- 3. No insurer shall restrict, modify, or exclude the amount of benefits payable under a contract, nor any term or type of coverage within a contract, solely on the basis of information received in consumer credit reports of the insured or prospective insured.