

SECOND REGULAR SESSION
SENATE COMMITTEE SUBSTITUTE FOR

SENATE BILL NO. 656

91ST GENERAL ASSEMBLY

Reported from the Committee on Insurance and Housing, February 4, 2002, with recommendation that the Senate Committee Substitute do pass and be placed on the Consent Calendar.

3045S.05C

TERRY . SPIELER, Secretary.

AN ACT

To amend chapter 375, RSMo, by adding thereto one new section relating to the interpretation of insurance materials, with penalty provisions.

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

Section A. Chapter 375, RSMo, is amended by adding thereto one new section, to be known as section 375.919, to read as follows:

375.919. 1. An insurer, as defined in section 375.001, may provide an insurance policy, endorsement, rider and any explanatory material in a language other than English. In the event of a dispute regarding the insurance or advertising material, the English language version shall dictate the resolution. If a policy, endorsement or rider is provided in a language other than English, the insurer shall also, at the same time, provide to the policyholder a copy of such policy, endorsement or rider in English, and shall disclose on such document, in both English and the other language, the following:

- (1) The translation is for informational purposes only; and**
 - (2) The English language version of the policy will be controlling unless the language in the other language version is shown to be a fraudulent misrepresentation.**
- 2. Any knowing misrepresentation in providing a policy, endorsement, rider or explanatory materials in a language other than English is a violation of sections 375.930 to 375.948.**