

SECOND REGULAR SESSION

HOUSE BILL NO. 1414

93RD GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE LeVOTA .

Read 1st time January 17, 2006 and copies ordered printed.

STEPHEN S. DAVIS, Chief Clerk

3063L.01I

AN ACT

To amend chapter 379, RSMo, by adding thereto one new section relating to automobile insurance.

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

Section A. Chapter 379, RSMo, is amended by adding thereto one new section, to be known as section 379.108, to read as follows:

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

(1) "Insurer", any insurance company, association, or exchange authorized to issue policies of automobile insurance in the state of Missouri;

(2) "Policy", an automobile policy providing automobile liability coverage, uninsured motorists coverage, automobile medical payments coverage, or automobile physical damage coverage insuring a private passenger automobile owned by an individual or partnership which has been in effect for more than sixty days or has been renewed.

"Policy" does not mean:

(a) Any policy issued under an automobile assigned risk plan or automobile insurance plan;

(b) Any policy insuring more than four motor vehicles;

(c) Any policy covering the operation of a garage, automobile sales agency, repair shop, service station, or public parking place;

(d) Any policy providing insurance only on an excess basis, or to any contract principally providing insurance to such named insured with respect to other than

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

16 **automobile hazards or losses even though such contract may incidentally provide insurance**
17 **with respect to such motor vehicles.**

18 **2. The provisions of this section shall apply to that portion of policies of automobile**
19 **insurance providing bodily injury and property damage liability, comprehensive, and**
20 **collision coverages and to the provisions therein, if any, relating to medical payments and**
21 **uninsured motorists coverage, which becomes effective after January 1, 2007.**

22 **3. For all policies of automobile insurance issued or renewed on or after January**
23 **1, 2007, the insurer shall offer coverage which deems the spouse and dependent children**
24 **of the policyholder to be third parties for purposes of providing automobile insurance**
25 **coverage for accident claims involving a covered automobile of the policyholder and an**
26 **automobile of the policyholder's spouse or dependent children.**

27 **4. No insurer shall cancel or refuse to write or refuse to renew a policy of**
28 **automobile insurance based solely on the provisions of this section.**

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