

FIRST REGULAR SESSION

# HOUSE BILL NO. 1004

## 94TH GENERAL ASSEMBLY

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INTRODUCED BY REPRESENTATIVES CHAPPELLE-NADAL (Sponsor), HUBBARD, EL-AMIN,  
WALSH AND NASHEED (Co-sponsors).

Read 1st time February 28, 2007 and copies ordered printed.

D. ADAM CRUMBLISS, Chief Clerk

2134L.01I

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### AN ACT

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

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*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  
2 known as section 379.108, to read as follows:

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

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

4 **(2) "Policy", an automobile policy providing automobile liability coverage,**  
5 **uninsured motorists coverage, automobile medical payments coverage or automobile**  
6 **physical damage coverage insuring a private passenger automobile owned by an individual**  
7 **or partnership.**

8 **2. Any insurer may offer policies at a lower premium rate based on seatbelt usage.**  
9 **In addition, an insurer may offer optional insurance coverage for an additional premium**  
10 **based on the lack of seatbelt usage.**

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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.