

House _____ Amendment NO. _____

Offered By _____

1 AMEND House Bill No. 322, Page 3, Section 303.029, Lines 1 to 22, by removing all of said
2 Section and Lines from the bill and inserting in lieu thereof the following:
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4 "379.013. 1. Insurance policy forms and endorsements for classes of insurance described in
5 subdivisions 1, 2, 3, and 5 of subsection 1 of section 379.010 issued or renewed in this state, or
6 covering risks in this state, which do not contain personally identifiable information, may be made
7 available electronically on the insurer's website in lieu of mailing or delivering a copy of policy
8 forms and endorsements to an insured.

9 2. If the insurer elects to make such insurance policy forms and endorsements available
10 electronically on the insurer's website in lieu of mailing or delivering a paper copy to the insured, it
11 shall comply with all the following conditions with respect to such policy forms and endorsements:

12 (1) The policy forms and endorsements issued or sold in this state shall be easily and publicly
13 accessible on the insurer's website and remain that way for as long as the policy form or
14 endorsement is in force or actively sold in this state;

15 (2) The insurer shall retain and store the policy forms and endorsements after they are
16 withdrawn from use or replaced with other policy forms and endorsements for a period of five years
17 and make them available to insureds and former insureds upon request and at no cost;

18 (3) The policy forms and endorsements shall be available on the insurer's website in an
19 electronic format that enables the insured to print and save the policy forms and endorsements using
20 programs or applications that are widely available on the internet and free to use;

21 (4) At policy issuance and renewal, the insurer shall provide clear and conspicuous notice to
22 the insured, in the manner it customarily communicates with an insured, that it does not intend to
23 mail or deliver a paper copy of the policy forms or endorsements. The notice shall provide
24 instructions on how the insured may access the policy forms and endorsements on the insurer's
25 website. The insurer shall also notify the insured of the right to obtain a paper copy of the policy
26 forms and endorsements at no cost and provide either a toll-free telephone number or the telephone
27 number of the insured's producer by which the insured can make this request;

28 (5) At policy renewal, the insurer shall provide clear and conspicuous notice to the insured, in
29 the manner it customarily communicates with an insured, of any changes which have been made to
30 the policy forms or endorsements since the prior coverage period. Such notice shall be made in
31 accordance with the requirements of subdivision (4) of this subsection; and

32 (6) On each declarations page, or similar coverage summary document, issued to an insured,

Action Taken _____ Date _____

1 the insurer shall clearly identify the exact policy forms and endorsements purchased by the insured,
2 so that the insured may easily access those forms on the insurer's website.

3 3. The director may promulgate any rules necessary to implement and effectuate the
4 provisions of this section. No rule or portion of a rule promulgated under the authority of this
5 section shall become effective unless it has been promulgated under the provisions of section
6 536.024."; and

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8 Further amend said bill by amending the title, enacting clause, and intersectional references
9 accordingly.

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