## SECOND REGULAR SESSION

## **HOUSE BILL NO. 2240**

## 99TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE MOON.

D. ADAM CRUMBLISS, Chief Clerk

## 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 2 known as section 379.109, to read as follows:

379.109. 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.

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