

1 HB493
2 149892-3
3 By Representative Hill
4 RFD: Insurance
5 First Read: 20-MAR-13

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8 SYNOPSIS: This bill would specify that a property or
9 casualty insurance policy or endorsement without
10 any personally identifiable information may be
11 mailed, delivered, or posted on the website of the
12 insurer subject to certain requirements. The
13 insurer would be required to make a paper copy of
14 the policy available without charge upon request by
15 the policyholder.

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17 A BILL
18 TO BE ENTITLED
19 AN ACT

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21 Relating to property and casualty insurance; to
22 specify that policies and endorsements may be mailed,
23 delivered, or posted on the website of the insurer; and to
24 provide that a paper copy of a policy would be available to
25 the policyholder upon request without charge.

26 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

1 Section 1. Standard property and casualty insurance
2 policies and endorsements that do not contain personally
3 identifiable information may be mailed, delivered, or posted
4 on the website of the insurer. If the insurer elects to post
5 insurance policies and endorsements on its website in lieu of
6 mailing or delivering them to the insured, the insurer shall
7 comply with all of the following conditions:

8 (1) The policy and endorsements shall be easily
9 accessible on the website and remain accessible for as long as
10 the policy is in force.

11 (2) After the expiration of the policy, the insurer
12 shall archive its expired policies and endorsements for a
13 period of five years and make them available upon request.

14 (3) The policies and endorsements shall be posted in
15 a manner that enables the insured to print and save the policy
16 and endorsements using programs or applications that are
17 widely available on the Internet and free to use.

18 (4) The insurer shall provide the following
19 information in each declarations page provided at the time of
20 issuance of the initial policy and any renewals of that
21 policy:

22 a. A description of the exact policy and endorsement
23 forms purchased by the insured.

24 b. The method by which the insured may obtain, upon
25 request and without charge, a paper copy of his or her policy
26 and any endorsements to the policy. The insurer shall furnish

1 a paper copy of the policy and any endorsements within 30 days
2 of receipt of the request by the insured.

3 c. The Internet address where the policy and
4 endorsements are posted.

5 Section 2. Section 1 shall be effective for any
6 policy issued or renewed after the effective date of this act.

7 Section 3. This act shall become effective
8 immediately following its passage and approval by the
9 Governor, or its otherwise becoming law.