DIGEST

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Stokes HCR No. 199

Urges and requests the Department of Insurance to conduct a study of whether insurers should be allowed to consider claims on which no money has been paid by the insurer either to the insured or on behalf of the insured as grounds for canceling or failing to renew a homeowner's policy of insurance, for increasing the deductible for a homeowner's policy, or for increasing the premium of an automobile insurance policy.