

Amendments to House Bill 78
Senate Business and Labor Committee
Prepared by Bruce Spencer
Property Casualty Insurers Association
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NEW SECTION. **Section 3. Insurer obligations for telematics agreement -- termination.**

(1) An insurer may provide a benefit to a policyholder for participating in a telematics agreement.

(2) Except as provided in subsection (4), an insurer may not cancel, refuse to issue, or refuse to renew a motor vehicle insurance policy solely because a policyholder refuses to:

- (a) enter into or consent to a telematics agreement; or
- (b) provide access to recorded data from a recording device.

(3) An insurer:

(a) may not reduce coverage, increase a premium, place in a less favorable rate tier, or deny a claim to a policyholder if the policyholder refuses to enter into or consent to a telematics agreement, except as provided in subsection (4) or (7); ~~and~~

(b) may not, based upon analysis of recorded data collected in connection with the telematics agreement, reduce coverage, ~~increase a premium, place in a less favorable rate tier~~, deny a claim, or reduce or refuse to provide a benefit, OR DENY A CLAIM to a policyholder, except as provided in subsections (4), (5), and (7); ~~and~~

(c) may not, based upon analysis of recorded data collected in connection with the telematics agreement, increase a premium, or place the insured in a less favorable rating tier without approval of the associated telematics agreement by the department.