

HB 3131 -1 STAFF MEASURE SUMMARY

House Committee On Business and Labor

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Meeting Dates: 3/27, 4/1

WHAT THE MEASURE DOES:

Allows motor vehicle liability insurance policy to exclude any person other than named insured for specified reasons.

ISSUES DISCUSSED:

EFFECT OF AMENDMENT:

-1 Removes status as unlicensed driver as reason for excluding an unnamed person from policy.

BACKGROUND:

Current law allows a motor vehicle liability insurance policy to exclude *by name* any person other than the named insured based on the person's driving record or for any reason established by rule by the Department of Consumer and Business Services.

House Bill 3131 allows *unnamed* persons to be excluded from the policy for the following reasons: status as unlicensed driver, status as family member residing in the home or resident of the household but not disclosed to the insurer as a possible driver, or for any reason established by agency rule. Requires exclusion of unnamed persons to be stated in writing in the insurance policy.