



General Assembly

February Session, 2006

Raised Bill No. 259

LCO No. 733

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Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT PROHIBITING DISCRIMINATION IN LIFE INSURANCE BASED ON LAWFUL TRAVEL DESTINATIONS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective from passage*) No life insurance company
2 doing business in this state may deny or refuse to accept an application
3 for life insurance, refuse to renew, cancel, restrict or otherwise
4 terminate a policy of life insurance, or make any distinction or
5 discrimination between persons as to the premiums or rates charged
6 for policies of life insurance, on the basis of any past or future lawful
7 travel destination of the applicant or insured, except that such
8 company may exclude or limit coverage under such policy based on a
9 specific lawful travel destination or charge a different premium or rate
10 for such coverage where the exclusion, limitation or rate differential is
11 based on sound actuarial principles and is related to actual or
12 reasonably anticipated experience.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>from passage</i>	New section
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Statement of Purpose:

To prohibit discrimination in life insurance based on the past or future lawful travel destinations of the applicant or insured.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]