

## Session 117 - (2007-2008)

**H 3698 General Bill, By Clemmons, Chalk, Edge, Hardwick, Herbkersman, Limehouse, Miller and Ceips**

**Summary:** Insurance

A BILL TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38-57-190 SO AS TO PROVIDE THAT NO INSURER MAY SELECTIVELY LIMIT ITS INSURANCE OFFERINGS IN SOUTH CAROLINA DEFINED AS FAILING TO OFFER A KIND OR LINE OF INSURANCE WHICH THE INSURER OR AN AFFILIATED INSURER OFFERS IN ANOTHER JURISDICTION, TO PROVIDE THAT AN INSURER IN ADMINISTERING ITS UNDERWRITING PRACTICES MUST MAKE MEANINGFUL AND NONDISCRIMINATORY OFFERS TO WRITE PARTICULAR LINES OF INSURANCE THROUGHOUT THIS STATE, AND TO PROVIDE THAT IN REGARD TO PROPERTY INSURANCE AN INSURER MUST TAKE INTO ACCOUNT BOTH NATIONAL FACTORS AS WELL AS LOSS FACTORS PARTICULAR TO THIS STATE WHEN VIEWED OVER A SPECIFIED PERIOD OF TIME OF NOT LESS THAN TWENTY-FIVE YEARS; AND TO PROVIDE A VIOLATION OF THE PROVISIONS OF THIS SECTION BY AN INSURER IS CONSIDERED AN UNFAIR INSURANCE TRADE PRACTICE.

**03/13/07 House Introduced and read first time HJ-45**

**03/13/07 House Referred to Committee on Labor, Commerce and Industry HJ-45**

**03/20/07 House Member(s) request name added as sponsor: Ceips**