

FIRST REGULAR SESSION

HOUSE BILL NO. 297

95TH GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE CHAPPELLE-NADAL.

0812L.01I

D. ADAM CRUMBLISS, Chief Clerk

AN ACT

To amend chapter 379, RSMo, by adding thereto one new section relating to automobile insurance.

Be it enacted by the General Assembly of the state of Missouri, as follows:

Section A. Chapter 379, RSMo, is amended by adding thereto one new section, to be known as section 379.108, to read as follows:

379.108. 1. As used in this section, the following terms shall mean:

(1) "Insurer", any insurance company, association or exchange authorized to issue policies of automobile insurance in the state of Missouri;

(2) "Policy", an automobile policy providing automobile liability coverage, uninsured motorists coverage, automobile medical payments coverage or automobile physical damage coverage insuring a private passenger automobile owned by an individual or partnership.

2. Any insurer may offer policies at a lower premium rate based on seatbelt usage. In addition, an insurer may offer optional insurance coverage for an additional premium based on the lack of seatbelt usage.

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EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.