

HB 1561.E - DIGEST

(DIGEST AS ENACTED)

Provides that no life insurer may deny or refuse to accept an application for insurance, or refuse to insure, refuse to renew, cancel, restrict, or otherwise terminate a policy of insurance, or charge a different rate for the same coverage, based upon the applicant or insured person's past or future lawful travel destinations.

Declares that nothing in this act prohibits a life insurer from excluding or limiting coverage of specific lawful travel, or charging a differential rate for such coverage, when bona fide statistical differences in risk or exposure have been substantiated.