



**Senator Charlie Huggins**  
**Senate Rules Chair**

**Senate Bill 127**  
**Sectional Analysis**

**Section 1**

Pages 1-3 Lines 5-8

AS 21.36.460(d) Removes language prohibiting insurers from underwriting or rating a renewal personal insurance policy based in whole or in part on a consumer's credit history or insurance score. Removes language allowing consumers to waive the prohibition.

**Section 2**

Pages 3-4 Lines 9-5

AS 21.36.460(i)(1) Removes language from the definition of "adverse action".

**Section 3**

Pages 4-5 Lines 6-19

Adds Section 21.36.461 which requires insurers to consider extraordinary life circumstances when a consumer's credit history or insurance score has been affected. Defines extraordinary life circumstances.