



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.