

CS FOR HOUSE BILL NO. 394(L&C) am

IN THE LEGISLATURE OF THE STATE OF ALASKA

TWENTY-FOURTH LEGISLATURE - SECOND SESSION

BY THE HOUSE LABOR AND COMMERCE COMMITTEE

Amended: 3/13/06

Offered: 2/24/06

Sponsor(s): REPRESENTATIVES MEYER, Foster, Gruenberg, Seaton

A BILL

FOR AN ACT ENTITLED

1 **"An Act relating to allowing insurance policy forms to be filed and approved in**
2 **languages other than English if an official English language version is also filed, and**
3 **authorizing use of insurance policy forms and associated materials in languages other**
4 **than English."**

5 **BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

6 * **Section 1.** AS 21.42 is amended by adding a new section to read:

7 **Sec. 21.42.175. Non-English translations.** (a) The director may approve an
8 insurance policy form in a language other than English if the insurance policy form

9 (1) is filed with a copy of the same material in English; and

10 (2) discloses, in both English and the language other than English, that
11 the English language version is the official version and the non-English language
12 version is for informational purposes only.

13 (b) The English language version of the insurance policy form or associated
14 material shall be the official version for purposes of application and interpretation if

1 the non-English insurance policy form or associated material

2 (1) is provided with a copy of the same material in English; and

3 (2) discloses, in both English and the language other than English, that
4 the English language version is the official version and the non-English language
5 version is for informational purposes only.

6 (c) An insurer may not misrepresent information in an insurance policy form
7 or associated material translated into a language other than English. For purposes of
8 this subsection, "misrepresent information" means to include a statement or omit a
9 statement when, taken in the context of the whole presentation, the statement or
10 omission may tend to mislead or deceive the person or persons addressed.

11 (d) For purposes of this section, "associated material" means advertising and
12 marketing information including brochures, pamphlets, or electronic media used to
13 describe or promote the insurance policy form.