

HOUSE BILL NO. 175

IN THE LEGISLATURE OF THE STATE OF ALASKA

TWENTY-EIGHTH LEGISLATURE - FIRST SESSION

BY THE HOUSE LABOR AND COMMERCE COMMITTEE

Introduced: 3/18/13

Referred: Labor and Commerce

A BILL

FOR AN ACT ENTITLED

1 "An Act allowing, under certain conditions, a property or casualty insurer to provide
2 policies and endorsements to an insured by posting the policies and endorsements on the
3 insurer's Internet website."

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

5 * **Section 1.** AS 21.42.250(a) is amended to read:

6 (a) **An insurer** [SUBJECT TO THE INSURER'S REQUIREMENTS AS TO
7 PAYMENT OF PREMIUM, EACH POLICY] shall **provide** [BE MAILED OR
8 DELIVERED] to the insured or to the person entitled to it **by mail or personal**
9 **delivery, or by posting on the insurer's Internet website under (c) of this section**
10 within a reasonable period of time after its issuance. **The insurer is not required to**
11 **mail, deliver, or post the policy until all conditions** [, EXCEPT WHERE A
12 CONDITION] required by the insurer **have** [HAS NOT] been met by the insured.

13 * **Sec. 2.** AS 21.42.250 is amended by adding new subsections to read:

14 (c) An insurer may provide a property and casualty insurance policy and

1 endorsements by posting the policy or endorsement on the insurer's Internet website
2 and clearly identifying the posted policy and endorsements purchased by the insured
3 in the declaration page provided to the insured. A property and casualty insurance
4 policy posted under this subsection

5 (1) must contain the standard or uniform provisions for property and
6 casualty insurance required by AS 21.42.140;

7 (2) must be in a form approved by the director under AS 21.42.120;

8 (3) must be posted in a manner that reasonably allows the insured to
9 retrieve and print or save the policy from the website without paying a fee;

10 (4) must remain posted on the insurer's Internet website during the
11 time that the policy is in effect, be retained by the insurer for not less than three years
12 after the policy is no longer in effect, and be made available to the insured on request;
13 and

14 (5) may not include personally identifiable information.

15 (d) The insurer shall notify the insured at the time of issuance or renewal of
16 the method by which the insured may request and the insurer shall provide a paper or
17 electronic copy of the insured's policy or endorsements.

18 (e) If the policy or endorsements change or the means of obtaining policy
19 information from the insurer's Internet website changes, the insurer shall notify the
20 insured in the manner the insurer customarily communicates with an insured.