

**HOUSE BILL NO. 5**

IN THE LEGISLATURE OF THE STATE OF ALASKA

THIRTY-FOURTH LEGISLATURE - FIRST SESSION

**BY REPRESENTATIVES MCCABE, Rauscher**

**Introduced: 1/22/25**

**Referred: State Affairs, Labor and Commerce**

**A BILL**

**FOR AN ACT ENTITLED**

1 **"An Act prohibiting certain insurance decisions based solely on a person's status as an**  
2 **elected official."**

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

4 **\* Section 1.** AS 21.36 is amended by adding a new section to article 5 to read:

5 **Sec. 21.36.525. Decisions based on elected official status.** (a) A person  
6 transacting insurance in this state may not, solely because of a person's status as an  
7 elected official,

- 8 (1) refuse to issue or renew insurance coverage;  
9 (2) limit the scope of insurance coverage;  
10 (3) cancel an existing policy of insurance;  
11 (4) deny a covered claim; or  
12 (5) increase the premium, policy fees, or rates charged on an insurance  
13 policy.

14 (b) The provisions of (a) of this section do not apply if the refusal, limitation,

1 cancellation, denial, or increase is

2 (1) based on sound underwriting or actuarial principles reasonably  
3 related to actual or anticipated loss experience; or

4 (2) required or authorized by law or regulation.

5 (c) In this section, "elected official" means a member of the legislature, the  
6 governor, the lieutenant governor, a member of the state's congressional delegation, a  
7 constitutional convention delegate, a borough or city mayor, or a member of a borough  
8 or city assembly, council, or school board.

9 \* **Sec. 2.** The uncodified law of the State of Alaska is amended by adding a new section to  
10 read:

11 **APPLICABILITY.** This Act applies to an insurance policy or contract issued,  
12 delivered, or renewed on or after the effective date of this Act.