

**SB**

**14**



**SENATOR DAVE DONLEY**  
ALASKA STATE LEGISLATURE

**MEMORANDUM**

To: Senator Tim Kelly, Chair  
Senate Rules Committee

From: Senator Dave Donley *DB*

Date: March 6, 1997

Re: Committee Hearing on CSSB 14 - Protecting Victims of Domestic Violence from Insurance Discrimination

I request CSSB 14 be scheduled for a committee hearing for floor calendaring at your earliest convenience. CSSB 14 protects victims of domestic violence from insurance discrimination and requires, upon written request from an applicant, that an insurer must disclose the reason insurance coverage was denied. This legislation is modeled after Senate Bill 197, which passed the Senate 18-0 and passed the House 36 - 3 during the 1996 session but died in the Senate unfinished business file.

The attached legislation prohibits insurance companies from increasing premiums and from canceling or denying policies because of claims filed as a result of domestic violence. This legislation is a positive step in fighting domestic violence. Currently, there is no protection in Alaska for victims of domestic violence against insurance premium increases, cancellation, or denial. The legislation protects innocent victims of domestic violence from such action by insurance companies only because they have been victims of domestic violence. Insurers discriminating against domestic violence victims has been a serious problem in the lower 48 and this bill will prevent similar occurrences in Alaska.

Sixteen states have passed similar legislation including Arizona, California, Connecticut, Delaware, Florida, Indiana, Iowa, Kansas, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New York, Pennsylvania and Tennessee. There is legislation similar to this pending in nine states and in Congress.

If you would like more information, please contact myself or Laura Hosey of my staff at 3892.

DD/ljh

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MEMBER: Senate Finance Committee • Legislative Budget & Audit Committee  
• Senate Community & Regional Affairs Committee

# FISCAL NOTE

STATE OF ALASKA

BILL

No. 1

MO:

Bill Version: SB 14

**1997 LEGISLATIVE SESSION**

(S) Publish Date: 1-29-97

Revision Date: \_\_\_\_\_

Dept. Affected:

Public Safety

Title: INS: Domestic Violence Victims & Disclosure

DPS Statewide Support

Component:

Council on Domestic Violence and

Sponsor: Senator Donley

Sexual Assault

Requestor: S. L & C

COMPONENT SERIAL NO.

0521

**EXPENDITURES/REVENUES: (Thousands of Dollars) (inflation not included)**

| OPERATING                     | FY 98 | FY 99 | FY 00 | FY 01 | FY 02 | FY 03 |
|-------------------------------|-------|-------|-------|-------|-------|-------|
| PERSONAL SERVICES             |       |       |       |       |       |       |
| TRAVEL                        |       |       |       |       |       |       |
| CONTRACTUAL                   |       |       |       |       |       |       |
| SUPPLIES                      |       |       |       |       |       |       |
| EQUIPMENT                     |       |       |       |       |       |       |
| LAND & STRUCTURES             |       |       |       |       |       |       |
| GRANTS, CLAIMS                |       |       |       |       |       |       |
| MISCELLANEOUS                 |       |       |       |       |       |       |
| <b>TOTAL OPERATING</b>        | -0-   | -0-   | -0-   | -0-   | -0-   | -0-   |
| <b>CAPITAL EXPENDITURES</b>   | -0-   | -0-   | -0-   | -0-   | -0-   | -0-   |
| <b>CHANGE IN REVENUES ( )</b> | -0-   | -0-   | -0-   | -0-   | -0-   | -0-   |
| Code      Revenue             |       |       |       |       |       |       |

**FUNDING: (Thousands of Dollars)**

|                          |     |     |     |     |     |     |
|--------------------------|-----|-----|-----|-----|-----|-----|
| 1002 Federal Receipts    |     |     |     |     |     |     |
| 1003 GF Match            |     |     |     |     |     |     |
| 1004 GF                  |     |     |     |     |     |     |
| 1005 GF/Program Receipts |     |     |     |     |     |     |
| 1006 GF/MHTIA            |     |     |     |     |     |     |
| Other                    |     |     |     |     |     |     |
| <b>TOTAL</b>             | -0- | -0- | -0- | -0- | -0- | -0- |

Estimate of current year (FY 97) impact: \$ \_\_\_\_\_

**POSITIONS:**

|           |   |   |   |   |   |   |
|-----------|---|---|---|---|---|---|
| FULL-TIME | 0 | 0 | 0 | 0 | 0 | 0 |
| PART-TIME | 0 | 0 | 0 | 0 | 0 | 0 |
| TEMPORARY | 0 | 0 | 0 | 0 | 0 | 0 |

**ANALYSIS: (Attach a separate page if necessary.)**

No fiscal impact is anticipated to the Department of Public Safety

Prepared By: Jayne Andreen, Executive Director

Phone: 465-4356

Division: Council on Domestic Violence and Sexual Assault

Date: 1/27/97

Approved by Commissioner: *Ronald L. Otte*

Date: 1/27/97

Agency: Ronald L. Otte, Dept. of Public Safety

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# FISCAL NOTE

**STATE OF ALASKA**  
**1997 LEGISLATIVE SESSION**

No. 1  
**BILL NO:** Bill Version: CSSB14 (JLD)  
NOT Published-Identical to: 1A

Revision Date: 3/5/97 Dept. Affected: Public Safety  
 Title: Domestic Violence and Insurance BRU: CDVSA  
 Component: CDVSA  
 Sponsor: Sen. Donley  
 Requestor: Senate Judiciary COMPONENT SERIAL NO. \_\_\_\_\_

**EXPENDITURES/REVENUES: (Thousands of Dollars) (inflation not included)**

|                               | FY 98 | FY 99 | FY 00 | FY 01 | FY 02 | FY 03 |
|-------------------------------|-------|-------|-------|-------|-------|-------|
| <b>OPERATING</b>              |       |       |       |       |       |       |
| PERSONAL SERVICES             |       |       |       |       |       |       |
| TRAVEL                        |       |       |       |       |       |       |
| CONTRACTUAL                   |       |       |       |       |       |       |
| SUPPLIES                      |       |       |       |       |       |       |
| EQUIPMENT                     |       |       |       |       |       |       |
| LAND & STRUCTURES             |       |       |       |       |       |       |
| GRANTS, CLAIMS                |       |       |       |       |       |       |
| MISCELLANEOUS                 |       |       |       |       |       |       |
| <b>TOTAL OPERATING</b>        | 0     | 0     | 0     | 0     | 0     | 0     |
| <b>CAPITAL EXPENDITURES</b>   | 0     | 0     | 0     | 0     | 0     | 0     |
| <b>CHANGE IN REVENUES ( )</b> | 0     | 0     | 0     | 0     | 0     | 0     |
| Revenue Code                  |       |       |       |       |       |       |

**FUNDING: (Thousands of Dollars)**

|                          |   |   |   |   |   |   |
|--------------------------|---|---|---|---|---|---|
| 1002 Federal Receipts    |   |   |   |   |   |   |
| 1003 GE Match            |   |   |   |   |   |   |
| 1004 GE                  |   |   |   |   |   |   |
| 1005 GE/Program Receipts |   |   |   |   |   |   |
| 1006 GE/MHTIA            |   |   |   |   |   |   |
| Other                    |   |   |   |   |   |   |
| <b>TOTAL</b>             | 0 | 0 | 0 | 0 | 0 | 0 |

Estimate of current year (FY 97) impact: \$ 0

**POSITIONS:**

|           |   |   |   |   |   |   |
|-----------|---|---|---|---|---|---|
| FULL-TIME | 0 | 0 | 0 | 0 | 0 | 0 |
| PART-TIME | 0 | 0 | 0 | 0 | 0 | 0 |
| TEMPORARY | 0 | 0 | 0 | 0 | 0 | 0 |

ANALYSIS: (Attach a separate page if necessary.)

Prepared By: Jayne E. Andreen, Executive Director Phone: 907-465-4356  
 Division: Council on Domestic Violence and Sexual Assault Date: 3/6/97  
 Approved by Commissioner: *Ronald L. Olte* Date: 3/7/97  
 Agency: Ronald L. Olte, Dept. of Public Safety

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