
2005 Potential Study Items

Business and Labor Interim Committee

Master Study Resolution Items Designated by the Legislative Management Committee

Affordable Health Insurance Offer (item 13) - to study facilitating the offer of affordable health insurance by groups and associations to their members.

Amateur Sports Act (item 14) - to study "right to participate" legislation in other states.

Bankruptcy Rate (item 15) - to study why Utah has one of the highest bankruptcy rates in the nation and what can be done to address the problem.

Blacklisting (item 16) - to study whether to expand the state's blacklisting law (2nd Sub. S.B. 233).

Caps on Interest Rates (item 17) - to study the creation of caps on interest rates for credit cards.

Caps on Loan Interest (item 18) - to study the possibility of capping interest rates that can be charged on deferred deposit loans.

Consumer Credit Requirements (item 19) - to study Consumer Credit Bureau notice requirements (H.B. 100).

Consumer Rights Related to Vehicle Repairs (item 20) - to study whether the law should be changed governing consumer rights in motor vehicle repairs that are paid for by an insurance company.

Contingent Payment (item 21) - to study issues related to contingent payment provisions.

Controlled Business (item 22) - to study controlled business issues as they relate to the title insurance industry.

Corporate Accountability (item 23) - to study issues related to corporate accountability (S.B. 171).

Credit Union Act (item 24) - to study revisions to the Credit Union Act (H.B. 277).

Debt Collection Practices (item 25) - to study needed changes to debt collection practices and

whether Utah needs state regulation to supplement the federal Fair Debt Collection Practices Act.

Housing Management (item 26) - to study the management of planned unit developments, homeowners associations, and condominiums.

Insurance Notice When Test Driving (item 27) - to study whether to require some form of disclosure by automobile sellers that a person test driving a car is not covered by the car dealer's insurance in case of an accident during the test drive.

Licensing of Body Artists (item 28) - to study the licensing of body artists, including tattoos, body piercing, etc.

Lien Recovery Fund (item 29) - to study attorney fees interest paid.

Lien Waivers (item 30) - to study issues related to uniform lien waivers.

Liens From Out-of-State (item 31) - to study blanket liens from out-of-state vendors.

Minimum Wage (item 32) - to study issues related to the minimum wage.

Mobile Home Park Property (item 33) - to study the notice of sale of underlying property in mobile home parks.

Noncompetition Contracts (item 34) - to study instances where employee noncompetition contracts should be permissible and instances where contracts should be unenforceable (S.B. 113).

Rental Restrictions in Law (item 35) - to study rental restrictions under the Condominium Ownership Act and the Community Association Act.

Response Time on Assessments (item 36) - to study whether to lengthen the time frame in which businesses have to respond to assessment notices before a penalty is incurred.

Travel Agents (item 37) - to study issues related to the regulation of travel agents.

Usury Laws (item 38) - to study caps on interest rates, caps on payday lenders, and the usury laws of other states.

Workers' Compensation Coverage (item 39) - to study workers' compensation coverage provided to fire department employees.

Toxic Mold (item 97) - to study the effects of toxic mold, laws in other states, the impact on the insurance and real estate industries, the health impact, and suggested legislation.

Sunset Reviews

Title 13, Chapter 4, Part 9

Motor Fuel Marketing Act; *repealed July 1, 2006*

Section 31A-3-104

Electronic commerce dedicated fees (insurance related);
repealed July 1, 2006

Section 31A-23a-415

Assessment on title insurance agencies or title insurers; *repealed
July 1, 2006*

Other Studies

Section 36-12-5. The Business and Labor Interim Committee and the Health and Human Services Interim Committee are required to identify provisions in Title 31A, Insurance Code, that impose a mandatory obligation on health insurers with respect to coverage, benefits, or providers that have been in effect for five or more years and have not been reviewed during the previous ten years and review the provisions to determine whether the provisions should be continued, modified, or repealed. During the 2004 Interim, the committee chairs of both committees agreed that the Health and Human Services Interim Committee would proceed with the studies and report periodically to the Business and Labor Interim Committee.

Reports

Task Force Report. The Committee will receive an initial report from the Privately Owned Health Care Organization Task Force.

70C-8-102. The Department of Financial Institutions is required to report biennially to the Business and Labor Interim Committee regarding the need for consumer education programs administered by the department to promote prudent and beneficial use of credit by consumers; and department efforts to promote the education of consumers with respect to credit practices and problems.