

1 **INSURANCE TRANSACTIONS AMENDMENTS**

2 2013 GENERAL SESSION

3 STATE OF UTAH

4 **Chief Sponsor: Luz Robles**

5 House Sponsor: Curtis Oda

7 **LONG TITLE**

8 **General Description:**

9 This bill modifies the Insurance Code to address insurance transactions conducted in a
10 language other than English.

11 **Highlighted Provisions:**

12 This bill:

- 13 ▶ permits an insurer to conduct a transaction in a language other than English under
- 14 certain circumstances;
- 15 ▶ permits an insurer to provide certain documents in a language other than English;
- 16 ▶ provides that the English version of insurance coverage governs if there is a
- 17 complaint or dispute; and
- 18 ▶ provides for non-English information to be considered in compliance with the title.

19 **Money Appropriated in this Bill:**

20 None

21 **Other Special Clauses:**

22 This bill takes effect on January 1, 2014.

23 **Utah Code Sections Affected:**

24 ENACTS:

25 **31A-21-112**, Utah Code Annotated 1953

27 *Be it enacted by the Legislature of the state of Utah:*

28 Section 1. Section **31A-21-112** is enacted to read:

29 **31A-21-112. Language other than English.**

30 (1) An insurer may conduct a transaction in a language other than English through an
31 employee or agent acting as interpreter or through an interpreter provided by the customer.

32 (2) An insurer may provide a customer an insurance policy, endorsement, rider, or
33 explanatory or advertising material in a language other than English. If there is a dispute or
34 complaint regarding the insurance policy, endorsement, rider, or explanatory or advertising
35 material, the English language version of the insurance coverage shall control the resolution of
36 the dispute or complaint.

37 (3) A non-English language policy delivered or issued for delivery in this state is
38 considered to be in compliance with this title if the insurer certifies that the policy is translated
39 from an English language policy that complies with this title.

40 (4) If an insurance policy, endorsement, or rider is provided in a language other than
41 English, it shall be accompanied by:

42 (a) the corresponding English language version; and

43 (b) a disclaimer in both English and the other language that states that the foreign
44 language version is provided only as an accommodation or courtesy to the customer and the
45 English language version shall control the resolution of any dispute or complaint.

46 Section 2. **Effective date.**

47 This bill takes effect on January 1, 2014.