

# H.B. 47

## INSURANCE LAW AMENDMENTS

Representative **Gregory H. Hughes** proposes the following amendments:

1. *Page 1, Lines 21 through 22:*

- 21           ▶       addresses death pending conversion of group life insurance policy;  
              ▶ prohibits discretionary clauses;  
22           ▶       modifies preferred provider contract provisions;

2. *Page 2, Lines 42 through 43:*

- 42           31A-17-603, as last amended by Laws of Utah 2001, Chapter 116  
              31A-21-314, as last amended by Laws of Utah 1987, Chapter 95  
43           31A-22-519, as enacted by Laws of Utah 1985, Chapter 242

3. *Page 45, Line 1389:*

1389   and (4).

Section 6. Section 31A-21-314 is amended to read:

**31A-21-314. Prohibited provisions.**

~~{No}~~   An insurance policy subject to this chapter may not contain any provision:

- (1) requiring it to be construed according to the laws of another jurisdiction except as necessary to meet the requirements of compulsory insurance laws of other jurisdictions;
- (2) depriving Utah courts of jurisdiction over an action against the insurer, except as provided in permissible arbitration provisions; ~~{or}~~
- (3) limiting the right of action against the insurer to less than three years from the date the cause of action accrues ~~{-}~~ ; or

(4) purporting to give to an insurer, plan administrator, or claim administrator full and final discretion in interpreting benefits in an insurance policy.

**Renumber remaining sections accordingly.**