

**INSURANCE AMENDMENTS**

2014 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Curtis S. Bramble**

House Sponsor: James A. Dunnigan

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**LONG TITLE**

**General Description:**

This bill modifies the Insurance Code to address electronic transactions.

**Highlighted Provisions:**

This bill:

▶ enacts a provision providing for electronic insurance transactions with the consent of the policyholder.

**Money Appropriated in this Bill:**

None

**Other Special Clauses:**

None

**Utah Code Sections Affected:**

ENACTS:

**31A-21-316**, Utah Code Annotated 1953

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

Section 1. Section **31A-21-316** is enacted to read:

**31A-21-316. Electronic insurance transactions.**

(1) This section does not apply to:

(a) life insurance;

(b) accident and health insurance;



28           (c) health insurance; and

29           (d) annuities.

30           (2) Notwithstanding Section [31A-21-303](#), if a policyholder expressly consents, an  
31 insurer may issue a policy that provides for the insurance transaction to be conducted by  
32 electronic means in compliance with Title 46, Chapter 4, Part 2, Legal Status and  
33 Requirements of Electronic Records, Signatures, and Contracts. The electronic means shall  
34 allow for electronic communication or transmission of a document or notice associated with  
35 the coverage and policy term, including policy cancellation, issuance, adjustment, endorsement,  
36 and renewal.

37           (3) An insurer shall provide reasonable conditions, filed with the department, for a  
38 policyholder to revoke the policyholder's consent to conduct an insurance transaction  
39 electronically. The insurer shall communicate the reasonable conditions for revoking the  
40 consent to the policyholder when the policyholder's consent is given.

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**Legislative Review Note**  
**as of 1-17-14 9:35 AM**

**Office of Legislative Research and General Counsel**