



200570

LEGISLATIVE ACTION

Senate	.	House
Comm: WD	.	
04/22/2013	.	
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The Committee on Appropriations (Joyner) recommended the following:

Senate Amendment

Delete line 1179
and insert:
class of insureds. An insurer that uses a credit report, public record, or public information to determine whether there is a misstatement or omission in the application for insurance related to the insured's credit history must make such determination within 90 days after the policy has been in effect. After such 90-day period, the insurer may not cancel or rescind the policy or deny coverage for a claim based on a material misstatement or omission in the application regarding



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13 the insured's credit history which the insurer could have
14 reasonably discovered by a review of the insured's credit
15 report, public records, or public information. This subparagraph
16 does not apply to