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LEGISLATIVE ACTION

Senate

House

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Floor: 2/AD/2R

04/26/2013 12:18 PM

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Senators Negron and Joyner moved the following:

**Senate Amendment**

Delete line 1470

and insert:

class of insureds. An insurer that uses a credit report, public record, or other 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 effective date of the policy. After such 90 day period, an insurer may not cancel or rescind the policy or deny coverage for a claim based on a misstatement or omission in the application regarding the insured's credit history which the insurer could have reasonably



172996

14 discovered by a review of the insured's credit report, public  
15 records, or other public information. This subparagraph does not  
16 apply to