

## Session 107 - (1987-1988)

### **S\*1102 (Rat #0423, Act #0394 of 1988) General Bill, By Senate Banking and Insurance**

A Bill to amend Section 38-71-190, Code of Laws of South Carolina, 1976, relating to the insurer's right of subrogation in policies of accident and health insurance, so as to allow the chief insurance commissioner to disallow subrogation if, after petition by the insured, he determines the subrogation to be inequitable; to amend the 1976 Code by adding Section 38-71-335 so as to prohibit the writing of individual or family accident, health, or accident and health insurance policies which allow the insurer to cancel the policy on a date other than the anniversary or premium due date and policies which are optionally renewable and to require thirty-one days' written notice of nonrenewal; to amend Section 38-71-340, relating to mandatory provisions in accident, health, or accident and health insurance policies, so as to revise the required provisions; to amend Section 38-71-370, relating to optional provisions in life insurance policies, so as to revise the required provisions; to amend Section 38-71-610, relating to notice of premiums due for accident or health insurance policies, so as to revise a term; to amend the 1976 Code by adding Section 38-71-735 so as to provide mandatory provisions for group accident, group health, or group accident and health insurance policies; to amend Section 38-71-810, relating to readjustment of premiums for group accident, group health, or group accident and health insurance policies, so as to clarify terms; to amend Section 38-71-1010, relating to the definition of blanket accident and health insurance, so as to expand the definition; to amend Section 38-71-1110, relating to the definition of accident and health insurance in a franchise plan, so as to revise the definition; to amend Sections 38-55-50 and 38-71-200, relating to the prohibition on discrimination between insureds of the same class or hazard, so as to allow statutory exceptions; to amend the 1976 Code by adding Section 38-55-180 so as to provide for the safeguarding of premiums of industrial insurance; and to repeal Sections 38-71-130, 38-71-180, 38-71-380, 38-71-390, 38-71-400, 38-71-820, and Article 7, Chapter 71 of Title 38 relating to accident and health insurance.-amended title

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|-----------------|---------------|--|
| <b>01/26/88</b> | <b>Senate</b> | <b>Introduced, read first time, placed on calendar without reference SJ-19</b> |
| <b>01/28/88</b> | <b>Senate</b> | <b>Read second time SJ-38</b>  |
| <b>01/28/88</b> | <b>Senate</b> | <b>Ordered to third reading with notice of amendments SJ-38</b>                |
| <b>02/02/88</b> | <b>Senate</b> | <b>Amended SJ-36</b>   |
| <b>02/02/88</b> | <b>Senate</b> | <b>Reconsidered SJ-38</b>  |
| <b>02/03/88</b> | <b>Senate</b> | <b>Amended SJ-26</b>   |
| <b>02/16/88</b> | <b>Senate</b> | <b>Read third time and sent to House SJ-13</b>                                 |
| <b>02/17/88</b> | <b>House</b>  | <b>Introduced and read first time HJ-1231</b>                                  |
| <b>02/17/88</b> | <b>House</b>  | <b>Referred to Committee on Labor, Commerce and Industry HJ-1232</b>           |
| <b>02/24/88</b> | <b>House</b>  | <b>Committee report: Favorable Labor, Commerce and Industry HJ-1419</b>        |
| <b>03/01/88</b> | <b>House</b>  | <b>Read second time HJ-1563</b>  |
| <b>03/02/88</b> | <b>House</b>  | <b>Read third time and enrolled HJ-1603</b>                                    |
| <b>03/15/88</b> |               | <b>Ratified R 423</b>  |
| <b>03/21/88</b> |               | <b>Signed By Governor</b>  |
| <b>03/21/88</b> |               | <b>Effective date 12/01/88</b>   |
| <b>03/21/88</b> |               | <b>Act No. 394</b>   |
| <b>03/29/88</b> |               | <b>Copies available</b>  |