**South Carolina General Assembly**

126th Session, 2025-2026

**S. 397**

**STATUS INFORMATION**

General Bill

Sponsors: Senator Tedder

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Introduced in the Senate on February 26, 2025

Currently residing in the Senate Committee on **Judiciary**

Summary: Liquor liability insurance

**HISTORY OF LEGISLATIVE ACTIONS**

 Date Body Action Description with journal page number

 2/26/2025 Senate Introduced and read first time (Senate Journal‑page 8)

 2/26/2025 Senate Referred to Committee on **Judiciary** (Senate Journal‑page 8)

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**VERSIONS OF THIS BILL**

[02/26/2025](https://www.scstatehouse.gov/sess126_2025-2026/prever/397_20250226.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 38‑3‑250 SO AS TO REQUIRE INSURERS OFFERING LIQUOR LIABILITY INSURANCE POLICIES OR LIQUOR LIABILITY ENDORSEMENTS TO GENERAL LIABILITY INSURANCE POLICIES TO PROVIDE CERTAIN INFORMATION TO THE DEPARTMENT OF INSURANCE ANNUALLY AND TO REQUIRE THE DEPARTMENT OF INSURANCE TO REPORT THAT INFORMATION TO THE GENERAL ASSEMBLY ANNUALLY; AND BY ADDING SECTION 61‑2‑270 SO AS TO REQUIRE THE DEPARTMENT OF REVENUE TO REPORT TO THE GENERAL ASSEMBLY INFORMATION ABOUT ON‑PREMISES BEER AND WINE CONSUMPTION PERMITS AND ON‑PREMISES ALCOHOLIC LIQUOR PERMITS ANNUALLY.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 1, Chapter 3, Title 38 of the S.C. Code is amended by adding:

 Section 38‑3‑250. (A) Before March first of each year, any insurer offering a liquor liability insurance policy or a liquor liability endorsement to a general liability insurance policy in this State must submit on an annual basis to the Department of Insurance:

 (1) the calculation of the formula used for setting premiums for a liquor liability insurance policy or a liquor liability endorsement to a general liability insurance policy;

 (2) the number of new liquor liability policies or liquor liability endorsements to general liability insurance policies issued for the prior year;

 (3) the amount of liquor liability policies or liquor liability endorsements to general liability insurance policies renewed for the prior year; and

 (4) the amount of liquor liability policies or liquor liability endorsements to general liability insurance policies that they declined to renew or cancelled for the prior year.

 (B) The Department of Revenue must compile the data in subsection (A) and file a report with the General Assembly no later than July first.

SECTION 2. Chapter 2, Title 61 of the S.C. Code is amended by adding:

 Section 61‑2‑270. Before March first of each year, the department must report annually to the General Assembly regarding the prior year:

 (1) the total number of permits renewed for on‑premises beer and wine consumption and on‑premises consumption of alcoholic liquor;

 (2) the total number of new permits issued for on‑premises beer and wine consumption and on‑premises consumption of alcoholic liquor;

 (3) the total number of permits that were eligible for renewal, but not renewed, for on‑premises beer and wine consumption and on‑premises consumption of alcoholic liquor;

 (4) the total number of permits for on‑premises beer and wine consumption and on‑premises consumption of alcoholic liquor that were revoked; and

 (5) the total number of permits for on‑premises beer and wine consumption and on‑premises consumption of alcoholic liquor that were suspended.

SECTION 3. This act takes effect upon approval by the Governor.

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