

By: Senator(s) Bean

To: Insurance

SENATE BILL NO. 2182

1 AN ACT TO PROVIDE THAT AN INSURER SHALL NOT CANCEL, NONRENEW  
2 OR INCREASE THE PREMIUM OF A MOTOR VEHICLE INSURANCE POLICY IF THE  
3 INSURED IS NOT AT FAULT IN AN ACCIDENT; AND FOR RELATED PURPOSES.  
4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

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6 SECTION 1. No insurer shall cancel, nonrenew or increase the  
7 premium of a motor vehicle insurance policy based on the insured's  
8 involvement in a motor vehicle accident when the insured's action  
9 is not a proximate cause of any loss, damage, injury or death  
10 arising out of the accident.

11 SECTION 2. This act shall take effect and be in force from  
12 and after July 1, 1999.