

2010 Mississippi Legislative Session - Department of Insurance - New Laws

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| HB 224 - Health Discount Plans; extend repealer on. Commissions to Unlicensed Person; remove repealer. | Approved 3/24/2010 Effective 7/1/2010 | Amends § 83-64-1 to extend the repealer to 7/1/13. Also amends § 83-17-7 to remove the repealer. |
| HB 232 - Novelty Lighters Act. | Approved 3/15/2010 Effective 7/1/2010 | This act bans the sale of novelty lighters in the State of Mississippi. A novelty lighter is lighter that resembles a cartoon character, toy, gun, watch, musical instrument, animal, vehicle, or food or beverage. |
| HB 900- Bail bonds and agents; revise certain licensing provisions. | Approved 4/1/2010 Effective 7/1/2010 | Amends § 83-39-1 to include in the definition of "bail" the monitoring or supervision of defendants who are released from custody on recognizance, parole or probation, except when such monitoring or supervision is conducted after conviction, sentencing or other adjudication and conducted solely by public employees. Amends §§ 83-39-3 and 83-39-15 to prohibit certain relatives of agents from writing bonds; to require a criminal background check; and to provide for license revocation for impersonating a bail agent. Section 21-23-8 is amended to revise the procedure for the forfeiture of bail bonds in municipal court. |
| HB 1031 - Insurance companies; revise provisions of law regarding risk-based capital requirements for. | Approved 3/15/2010 Effective 7/1/2010 | Amends §§ 83-5-401; 83-5-403; 83-5-405; and 83-5-415. Sets forth new risk-based capital requirements and formulas, schedules and instructions for property and casualty insurance carriers. These amendments were required for NAIC accreditation. |
| HB 1167- Dental Services; prohibit certain provision in contract between health care entity and dentist. | Approved 4/7/2010 Effective 7/1/2010 | Prohibits a contract between a health care entity that offers a dental plan and a dentist from including a provision that requires a dentist offer his services for a certain fee set by the health care entity unless that service is included under the applicable subscriber agreement. |
| HB 1176 - Truss Construction emblem; revise provisions related to. | Approved 3/24/2010 Effective 7/1/2010 | Amends § 45-11-301 to provide that buildings constructed prior to 7/1/10 shall not be subject to the provisions of the statute unless it is renovated or expanded after that date. Also provides that the contractor performing the work is responsible for affixing the emblem. |

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| HB 1555 - Construction contractors; require disclosure regarding general liability insurance. | Approved 3/15/2010 Effective 7/1/2010 | The holder of a valid certificate of responsibility shall advise the person with whom they are contracting in writing at the time of the entering of an agreement whether the holder has a general liability policy. § 31-3-13 and §73-59-11. |
| SB 1642 - Appropriation; Insurance Department | Approved 5/13/2010 Partial Veto 5/13/2010 Effective 7/1/2010 | Appropriation bill for Department of Insurance. Section 19 of the bill, which provided a \$20 million appropriation to the Mississippi Windpool, was vetoed by Gov. Barbour on 5/13/2010. |
| SB 2127 - Health insurance; provide for reciprocal limitations on claim filing and claim audits. | Approved 3/17/2010 Effective 7/1/2010 | If a health insurer limits the time in which a provider or person is required to submit a claim for payment, the insurer shall have the same time limit from payment of the claim to perform any review or audit to determine validity of the claim. This section shall not apply to any claims submitted in the context of misrepresentation, intentional concealment or fraud. |
| SB 2344 - Health benefit plans; prohibit unfair discrimination against subjects of abuse. | Approved 3/31/2010 Effective 7/1/2010 | This Act prohibits insurance companies from discriminating against a domestic violence victim by denying, refusing to issue, renewing, reissuing or canceling a health benefit, life or disability insurance policy on the basis of the victim's abuse status. |
| SB 2554- Health Insurance Exchange Study Committee; create. | Approved 4/14/2010 Effective 4/14/2010 | Creates a Health Insurance Exchange Study Committee to study health exchanges on the federal level and to make recommendations on or before 12/1/2010 to the Governor and Legislature. |
| SB 2732 - Insurance Companies; revise limitations on the investment of funds by domestic companies. | Approved 3/31/2010 Effective 3/31/2010 | Amends § 83-19-51 to revise the limitations of investment of funds made by domestic insurance companies. |
| SB 2736 - Insurance rate filings; revise effective date when Commissioner of Insurance needs extension to consider filing. | Approved 3/9/2010 Effective 7/1/2010 | Clarifies the time limits for MID to review and approve or disapprove property and casualty rate filings. Section 83-2-7 is amended to allow for a 60 day extension after the first 30 days of filing to allow the Department to conduct a more thorough review if necessary. |
| SB 2738 - Comprehensive Hurricane Damage Mitigation Program; make discretionary certain duties under the program. | Approved 3/9/2010 Effective 3/9/2010 | Amends language in § 83-1-191 to allow for flexibility to permit MID to apply and receive certain federal grants. Also allows MID to enter into an agreement with any other appropriate state agency to assist with or perform any of the duties set forth under § 83-1-191. |

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| SB 2740 - Insurance companies; revise statutory classifications by deleting the home warranty class. | Approved 3/31/2010 Effective 7/1/2010 | Removes home warranty companies from § 83-19-1 as a line of insurance. As the Legislature in 2003 repealed the Home Warranty section from the Mississippi Code, home warranty companies are no longer regulated by MID and therefore should not be listed as a line of insurance. Also, this bill clarifies that any privilege license issued under Title 83 shall be effective the date it is issued. |
| SB 2744 - State Health Insurance Management Board; authorize to assess active employees a portion of premium under health plan. | Approved 4/13/2010 Effective 7/1/2010 | Amends § 25-15-15 to authorize the State and School Employees Health Insurance Management Board to assess active full-time employees a portion of the active employee premium under the State and School Employees Health Insurance Plan. |
| SB 2911- Rural Fire Truck Acquisition Assistance Program; authorize an additional round for counties and municipalities. | Approved 3/31/2010 Effective 7/1/2010 | Amends <u>Miss. Code Ann.</u> §17-23-1 to allow for another round of the Rural Fire Truck Acquisition Assistance Program for counties and municipalities. Also amends § 19-5-167 to change the voting requirement for the Board of Commissioners of a fire protection district from a unanimous to a majority vote when adopting a resolution to reduce boundaries to remove a section that has been annexed by a municipality. |
| SB 2911 - Premium Finance Companies; insurer shall furnish certain information when insurance contract is cancelled. | Approved 3/9/2010 Effective 10/1/2010 | Amends <u>Miss. Code Ann.</u> § 81-21-21 to require the insurance company provide the premium finance company an itemized statement of unearned premium including the mathematical formula used for the calculations when the policy is cancelled by the insurer. |
| SB 2949 - Auto club memberships; extend repealer on authority of small loan licensees to sell to borrowers. | Approved 4/14/2010 Effective 7/1/2010 | Extends repealer on § 75-67-121 to July 1, 2015. |