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## National Council of Insurance Legislators (NCOIL)

### Model Act Concerning Interpretation of State Insurance Laws

*\*Sponsored by Rep. Joseph Fischer (KY)*

*\*To be discussed and considered by the Property & Casualty Insurance Committee on Friday, July 12<sup>th</sup>, 2019*

#### **Section 1. Title**

This Act shall be known as the "Model Act Concerning Interpretation of [State] Insurance Laws."

#### **Section 2. Interpretation of [State] Insurance Laws**

A statement of the law in the American Law Institute's Restatement of the Law, Liability Insurance does not constitute the law or public policy of this state if the statement of the law is inconsistent or in conflict with:

- (1) The Constitution of the United States or of this state;
- (2) A statute of this state;
- (3) This state's case law precedent; or
- (4) Other common law that may have been adopted by this state.

#### **Section 3. Effective Date**

This Act shall take effect immediately.