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National Council of Insurance Legislators (NCOIL)

Model Act Concerning Interpretation of State Insurance Laws

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

**Adopted by the Property & Casualty Insurance Committee on July 12th, 2019 and the Executive Committee on July 13th, 2019*

**Readopted by the Property & Casualty Insurance Committee and Executive Committee on July 20, 2024.*

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