

# SENATE BILL No. 14

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## DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 27-4-1.6.

**Synopsis:** Property and casualty insurance claim payment. Prohibits an insurer from denying coverage to an insured who is covered under a property and casualty insurance policy for damage caused by the intentional act of another insured if the original insured is determined to have been unaware of the intentional act.

**Effective:** July 1, 2019.

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## Randolph Lonnie M

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January 3, 2019, read first time and referred to Committee on Insurance and Financial Institutions.

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First Regular Session of the 121st General Assembly (2019)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2018 Regular and Special Session of the General Assembly.

## SENATE BILL No. 14

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

*Be it enacted by the General Assembly of the State of Indiana:*

1 SECTION 1. IC 27-4-1.6 IS ADDED TO THE INDIANA CODE  
2 AS A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE  
3 JULY 1, 2019]:

4 **Chapter 1.6. Property and Casualty Insurance Claim Payment**  
5 **Sec. 1. As used in this chapter, "property and casualty**  
6 **insurance" means one (1) or more of the kinds of insurance**  
7 **described in Class 2 or Class 3 of IC 27-1-5-1.**

8 **Sec. 2. An insurer that issues a property and casualty insurance**  
9 **policy shall not deny coverage under the policy for damage:**

- 10 (1) to an individual who is insured under the policy; and
- 11 (2) that is intentionally caused by another individual who is
- 12 insured under the policy;

13 **if the individual described in subdivision (1) is determined by the**  
14 **insurer to have been unaware of the actions of the individual**  
15 **described in subdivision (2) in causing the damage.**

16 **Sec. 3. A violation of this chapter is an unfair claim settlement**  
17 **practice under IC 27-4-1-4.5.**

