



Conversation with the Commissioner

April 20, 2017

Recent Issues

- Cybersecurity
 - 80-100 million attacks on State of Utah servers every day
 - 1 billion attacks in a single day



- Big Data & its influence on rating

Cabela's[®]

amazon.com

- NIMA Closure
- USU risk management degree

Disruptive Innovation

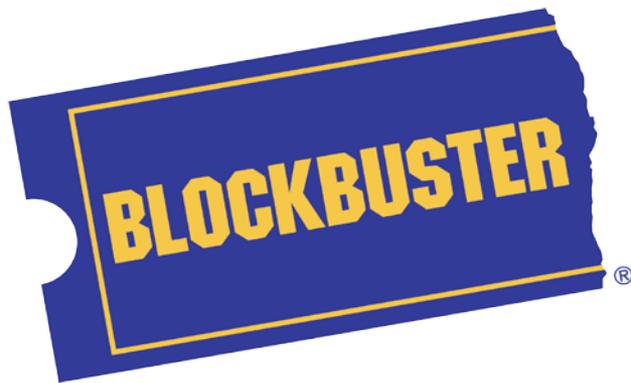
- Failing to recognize disruptive change is high-risk, even when companies *think* they are minimizing risk
- Most disruptions are novel combinations of existing components applied cleverly to an emerging market

Lemonade



Failing to Recognize Change

- Can lead to a “Kodak moment”
- Be wary of the “success trap”



Macro-Trends

Easy to ignore ... until they're not.



Telematics & Driverless Cars



1 They fit a clever little device into your car



2 The device measures how well you drive



3 View feedback on how you're driving



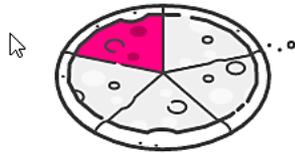
4 Good drivers could save money on their car insurance



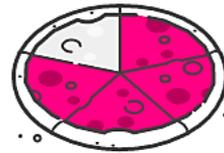
The Changing Insurance Industry

Lemonade

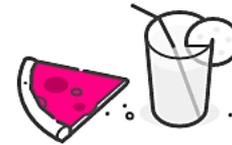
Lemonade reverses the traditional insurance model. We treat the premiums you pay as if it's your money, not ours. With Lemonade, everything becomes simple and transparent. We take a flat fee, pay claims super fast, and give back what's left to causes you care about.*



A transparent 20% fee to run everything



We pay claims super fast



If there's money leftover, we give it back to causes

- Buy insurance online
- Low rates — company only keeps a fixed fee
- Cancel anytime and get a refund
- Only in New York state...for now

2017 General Legislative Session Update



HB 42: Insurance Related Modifications (Dept. Bill)

LEGISLATIVE GENERAL COUNSEL ☛ Approved for Filing: P. Owen ☛ ☛ 12-13-16 3:13 PM ☛	H.B. 42
1 INSURANCE RELATED MODIFICATIONS	
2 2017 GENERAL SESSION	
3 STATE OF UTAH	
4 Chief Sponsor: James A. Dunnigan	
5 Senate Sponsor: Curtis S. Bramble	
6 _____	
7	LONG TITLE
8	Committee Note:
9	The Business and Labor Interim Committee recommended this bill.
10	General Description:
11	This bill modifies provisions related to insurance.
12	Highlighted Provisions:
13	This bill:
14	• amends the definition provision;
15	• modifies enforcement penalties and procedures;
16	• replaces the term "health benefit product" with "health benefit plan";
17	• clarifies that rules are made under Title 63G, Chapter 3, Utah Administrative
18	Rulemaking Act;
19	• requires licensees who are foreign insurers to provide contact information and
20	maintain certain records;
21	• modifies due date of insurer holding company filing;
22	• enacts the Risk Management and Own Risk and Solvency Assessment Act,
23	including:
24	• providing the scope of the chapter;
25	• defining terms;
26	• requiring a risk management framework;
27	• requiring an own risk and solvency assessment;

H.B. 42



HIGHLIGHTS

- Chapter 16a: Own Risk Solvency Assessment (ORSA)
- Requires 3 hours of CE to sell national flood insurance
- Consumer protection regulations to prohibit activities of an independent or public adjuster

HB 336: Health Reform Amendments

	LEGISLATIVE GENERAL COUNSEL	H.B. 336
	☛ Approved for Filing: C.J. Dupont ☛	
	☛ 02-10-17 10:51 AM ☛	
1	HEALTH REFORM AMENDMENTS	
2	2017 GENERAL SESSION	
3	STATE OF UTAH	
4	Chief Sponsor: James A. Dunnigan	
5	Senate Sponsor: _____	
6	<hr/>	
7	LONG TITLE	
8	General Description:	
9	This bill amends and enacts code sections related to health care insurance and the health	
10	care insurance market.	
11	Highlighted Provisions:	
12	This bill:	
13	▪ amends definitions for the Insurance Code;	
14	▪ effective January 1, 2018, merges the regulation of health insurance plans that are	
15	offered by managed care organizations into a managed care organization chapter of	
16	the Insurance Code;	
17	▪ amends the duties of the Office of Consumer Health Services within the Governor's	
18	Office of Economic Development to require the office to wind down the small	
19	employer health insurance exchange known as Avenue H H by January 1, 2018 H ;	
20	▪ removes health plan transparency reporting requirements for plans offered on the	
21	small employer health insurance exchange;	
22	▪ repeals the defined contribution arrangements and the individual and small	
23	employer risk adjustment, which are part of the small employer health insurance	
24	exchange, effective July 1, 2019;	
25	▪ reauthorizes the Health Reform Task Force for two years;	
26	▪ establishes the duties of the task force; and	
27	▪ makes technical amendments and conforming amendments.	
	☛	
		
	- 1 - House Committee Amendments 2-17-2017 ryljdl	

H.B. 336

HIGHLIGHTS

- Merges regulation of HMOs and PPOs
- Provides for the wind down of Avenue H

SB 44: Dental Insurance Amendments

	Enrolled Copy	S.B. 44
1	DENTAL INSURANCE AMENDMENTS	
2	2017 GENERAL SESSION	
3	STATE OF UTAH	
4	Chief Sponsor: Allen M. Christensen	
5	House Sponsor: Raymond P. Ward	
6	<hr/>	
7	LONG TITLE	
8	General Description:	
9	This bill regulates certain contract provisions for dental services.	
10	Highlighted Provisions:	
11	This bill:	
12	▪ defines terms;	
13	▪ prohibits a dental insurer from setting fees for dental services that are not covered	
14	services under the dental insurance; and	
15	▪ applies to dental plans entered into or renewed on or after January 1, 2018.	
16	Money Appropriated in this Bill:	
17	None	
18	Other Special Clauses:	
19	None	
20	Utah Code Sections Affected:	
21	ENACTS:	
22	31A-22-645 , Utah Code Annotated 1953	
23	<hr/>	
24	<i>Be it enacted by the Legislature of the state of Utah:</i>	
25	Section 1. Section 31A-22-645 is enacted to read:	
26	31A-22-645 . Dental insurance -- Contract provision for noncovered services.	
27	<u>(1) For purposes of this section:</u>	
28	<u>(a) "Covered services" means dental services for which reimbursement:</u>	

HIGHLIGHTS

- Prohibits a dental insurer from setting fees for dental services that are not covered services under dental insurance.

SB 50: Automobile Insurance Registry Amendments

	Enrolled Copy	S.B. 50
1	AUTOMOBILE INSURANCE REGISTRY AMENDMENTS	
2	2017 GENERAL SESSION	
3	STATE OF UTAH	
4	Chief Sponsor: Lincoln Fillmore	
5	House Sponsor: Norman K Thurston	
6	<hr/>	
7	LONG TITLE	
8	General Description:	
9	This bill amends provisions related to motor vehicle insurance.	
10	Highlighted Provisions:	
11	This bill:	
12	▸ amends provisions related to the seizure of a vehicle if the owner or operator does	
13	not have security in effect;	
14	▸ amends provisions related to evidence of a motor vehicle owner's or operator's	
15	security; and	
16	▸ amends post-accident security requirements.	
17	Money Appropriated in this Bill:	
18	None	
19	Other Special Clauses:	
20	None	
21	Utah Code Sections Affected:	
22	AMENDS:	
23	41-1a-1101, as last amended by Laws of Utah 2014, Chapter 382	
24	41-12a-303.2, as last amended by Laws of Utah 2016, Chapters 303 and 356	
25	41-12a-501, as last amended by Laws of Utah 2005, Chapter 2	
26	<hr/>	
27	<i>Be it enacted by the Legislature of the state of Utah:</i>	
28	Section 1. Section 41-1a-1101 is amended to read:	
29	41-1a-1101. Seizure – Circumstances where permitted – Impound lot standards.	

HIGHLIGHTS

- Amends provisions relating to seizure of a vehicle if the owner or operator is not insured
- Amends provisions related to what is considered proof of insurance

SB 55: Insurance and Service Contract Amendments

Enrolled Copy	S.B. 55
1	INSURANCE AND SERVICE CONTRACT AMENDMENTS
2	2017 GENERAL SESSION
3	STATE OF UTAH
4	Chief Sponsor: Curtis S. Bramble
5	House Sponsor: James A. Dunnigan
6	<hr/>
7	LONG TITLE
8	General Description:
9	This bill modifies provisions of the Insurance Code related to service contracts.
10	Highlighted Provisions:
11	This bill:
12	• amends the scope and applicability of the Insurance Code;
13	• amends the definition of "service contract"; and
14	• makes technical changes.
15	Money Appropriated in this Bill:
16	None
17	Other Special Clauses:
18	None
19	Utah Code Sections Affected:
20	AMENDS:
21	31A-1-103 , as last amended by Laws of Utah 2010, Chapter 274
22	31A-6a-101 , as last amended by Laws of Utah 2016, Chapter 138
23	<hr/>
24	<i>Be it enacted by the Legislature of the state of Utah:</i>
25	Section 1. Section 31A-1-103 is amended to read:
26	31A-1-103. Scope and applicability of title.
27	(1) This title does not apply to:
28	(a) a retainer contract made by an attorney-at-law:
29	(i) with an individual client; and

HIGHLIGHTS

- Expands allowed coverage of a service contract to include schedule maintenance
- Expands service contract to include risks that are traditionally insurance risks (power surge, handling damage, etc.)

SB 57: Workers' Compensation Related Premium Assessments

1	LEGISLATIVE GENERAL COUNSEL	S.B. 57
2	Approved for Filing: C.R. Gilbert	
3	12-20-16 3:43 PM	
4	WORKERS' COMPENSATION RELATED PREMIUM	
5	ASSESSMENTS	
6	2017 GENERAL SESSION	
7	STATE OF UTAH	
8	Chief Sponsor: Karen Mayne	
9	House Sponsor: James A. Dunnigan	
10	<hr/>	
11	LONG TITLE	
12	General Description:	
13	This bill addresses workers' compensation related premium assessments.	
14	Highlighted Provisions:	
15	This bill:	
16	• changes certain dates; and	
17	• makes technical changes.	
18	Money Appropriated in this Bill:	
19	None	
20	Other Special Clauses:	
21	None	
22	Utah Code Sections Affected:	
23	AMENDS:	
24	59-9-101, as last amended by Laws of Utah 2016, Chapter 135	
25	<hr/>	
26	<i>Be it enacted by the Legislature of the state of Utah:</i>	
27	Section 1. Section 59-9-101 is amended to read:	
28	59-9-101. Tax basis -- Rates -- Exemptions -- Rate reductions.	
29	(1) (a) Except as provided in Subsection (1)(b), (1)(d), or (5), an admitted insurer shall	
30	pay to the commission on or before March 31 in each year, a tax of 2-1/4% of the total	
31		
32		
33		
34		
35		
36		
37		
38		
39		
40		
41		
42		
43		
44		
45		
46		
47		
48		
49		
50		
51		
52		
53		
54		
55		
56		
57		
58		
59		
60		
61		
62		
63		
64		
65		
66		
67		
68		
69		
70		
71		
72		
73		
74		
75		
76		
77		
78		
79		
80		
81		
82		
83		
84		
85		
86		
87		
88		
89		
90		
91		
92		
93		
94		
95		
96		
97		
98		
99		
100		

S.B. 57



HIGHLIGHTS

- Extends certain deadlines by which WC insurers must pay a premium assessment to the Tax Commission
- Removes language that exempts Employee Welfare Funds and Plans from paying the premium assessment

SB 92: Workers' Compensation Fund Revisions

1	LEGISLATIVE GENERAL COUNSEL	S.B. 92
2	☛ Approved for Filing: P. Owen ☛	
3	☛ 01-19-17 10:15 AM ☛	
4	WORKERS' COMPENSATION FUND REVISIONS	
5	2017 GENERAL SESSION	
6	STATE OF UTAH	
7	Chief Sponsor: Curtis S. Bramble	
8	House Sponsor: Val L. Peterson	
9	<hr/>	
10	LONG TITLE	
11	General Description:	
12	This bill repeals the statute creating the Workers' Compensation Fund and makes	
13	conforming amendments.	
14	Highlighted Provisions:	
15	This bill:	
16	▸ repeals the statute creating the Workers' Compensation Fund;	
17	▸ removes statutory references to the Workers' Compensation Fund;	
18	▸ addresses the obligation to write workers' compensation insurance and residual	
19	market mechanisms;	
20	▸ provides for the Workers' Compensation Fund's transition to a mutual corporation;	
21	▸ modifies membership on the workers' compensation advisory council;	
22	▸ addresses methods to obtain workers' compensation insurance;	
23	▸ amends the provision addressing penalty for failure to obtain workers'	
24	compensation;	
25	▸ modifies the provision addressing exemptions for employees temporarily in state;	
26	▸ addresses continuing education requirements for contractor licensees; and	
27	▸ makes technical and conforming amendments.	
28	Money Appropriated in this Bill:	
29	None	
30	Other Special Clauses:	
31		
32		
33		
34		
35		
36		
37		
38		
39		
40		
41		
42		
43		
44		
45		
46		
47		
48		
49		
50		
51		
52		
53		
54		
55		
56		
57		
58		
59		
60		
61		
62		
63		
64		
65		
66		
67		
68		
69		
70		
71		
72		
73		
74		
75		
76		
77		
78		
79		
80		
81		
82		
83		
84		
85		
86		
87		
88		
89		
90		
91		
92		
93		
94		
95		
96		
97		
98		
99		
100		

S.B. 92



HIGHLIGHTS

- Removes all state ties to the Workers Compensation Fund Insurance Company (WCF)
- Creates a process for WC carriers to bid on the residual market

SJR 3: Joint Resolution on Commercial Driving

LEGISLATIVE GENERAL COUNSEL	S.J.R. 3
Approved for Filing: L.A. Killian	
01-06-17 8:39 AM	
JOINT RESOLUTION ON COMMERCIAL DRIVING	
2017 GENERAL SESSION	
STATE OF UTAH	
Chief Sponsor: Kevin T. Van Tassell	
House Sponsor: _____	
<hr/>	
LONG TITLE	
General Description:	
This resolution of the Legislature describes a voluntary compact between contiguous states that permits commercial drivers who are 18 to 21 years old to operate a commercial motor vehicle in a contiguous state.	
Highlighted Provisions:	
This resolution:	
• describes a voluntary compact between contiguous states that permits commercial drivers who are 18 to 21 years old with a commercial driver license from a consenting state to operate a commercial motor vehicle in a consenting, contiguous state; and	
• urges Congress to enact legislation permitting Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, and Wyoming to enter into a voluntary compact to establish a graduated commercial driver licensing program to allow drivers who are 18 to 21 years old with a commercial driver license from a consenting state to operate a commercial motor vehicle in a consenting, contiguous state.	
Special Clauses:	
None	
<hr/>	
Be it resolved by the Legislature of the state of Utah:	
	

SJR.3

HIGHLIGHTS

- Describes a voluntary compact between contiguous states that permits commercial drivers between the ages of 18 and 21 to operate a commercial motor vehicle in a contiguous state

SCR 2: Concurrent Resolution on Air Ambulance Providers

LEGISLATIVE GENERAL COUNSEL Approved for Filing: L.A. Killian 01-04-17 3:22 PM	S.C.R. 2
1 CONCURRENT RESOLUTION ON AIR AMBULANCE	
2 PROVIDERS	
3 2017 GENERAL SESSION	
4 STATE OF UTAH	
5 Chief Sponsor: Wayne A. Harper	
6 House Sponsor: Paul Ray	
7	
8 LONG TITLE	
9 General Description:	
10 This concurrent resolution of the Legislature and the Governor urges Congress to	
11 authorize states to regulate air ambulance billing and collections of patient care costs.	
12 Highlighted Provisions:	
13 This resolution:	
14 • urges the United States Congress to amend the Airline Deregulation Act of 1978 to	
15 authorize states to regulate air ambulance billing and collections of patient care	
16 costs.	
17 Special Clauses:	
18 None	
19	
20 <i>Be it resolved by the Legislature of the state of Utah, the Governor concurring therein:</i>	
21 WHEREAS, the Airline Deregulation Act of 1978 declared that "States may not enact	
22 or enforce a law, regulation, or other provision having the force and effect of law related to a	
23 price, route, or service of an air carrier";	
24 WHEREAS, as many rural hospitals have recently closed, air ambulance services have	
25 become increasingly necessary and are being used more frequently to transport patients to	
26 faraway hospitals in an emergency;	
27 WHEREAS, over the past decade, many states are reporting that some air ambulance	

S.C.R. 2



HIGHLIGHTS

- Urges Congress to authorize states to regulate air ambulance billing and collections of patient care costs
- Supported by the Legislature and the Governor

HB 128: Health Care Debt Collection Amendments

Enrolled Copy	H.B. 128
1	HEALTH CARE DEBT COLLECTION AMENDMENTS
2	2017 GENERAL SESSION
3	STATE OF UTAH
4	Chief Sponsor: R. Curt Webb
5	Senate Sponsor: Curtis S. Bramble
6	<hr/>
7	LONG TITLE
8	General Description:
9	This bill modifies and enacts provisions related to health care claims practices.
10	Highlighted Provisions:
11	This bill:
12	▸ defines terms;
13	▸ modifies the circumstances under which a health care provider may make a report to
14	a credit bureau or use the services of a collection agency against an insured;
15	▸ addresses administrative penalties for a health care provider who fails to comply with
16	the provisions of this bill; and
17	▸ makes technical and conforming changes.
18	Money Appropriated in this Bill:
19	None
20	Other Special Clauses:
21	None
22	Utah Code Sections Affected:
23	AMENDS:
24	31A-26-301.5 , as last amended by Laws of Utah 2016, Chapter 124
25	62A-2-112 , as last amended by Laws of Utah 2016, Chapter 211
26	ENACTS:
27	26-21-11.1 , Utah Code Annotated 1953
28	58-1-508 , Utah Code Annotated 1953
29	<hr/>

HIGHLIGHTS

- Modifies circumstances under which a health care provider can report an insured to a credit bureau, use a collection agency, or use a non-routine billing or notification method

HB 154: Telehealth Amendments

Enrolled Copy	H.B. 154
1	TELEHEALTH AMENDMENTS
2	2017 GENERAL SESSION
3	STATE OF UTAH
4	Chief Sponsor: Ken Ivory
5	Senate Sponsor: Allen M. Christensen
6	<hr/>
7	LONG TITLE
8	General Description:
9	This bill amends the Medical Assistance Act, the Public Employees' Benefit and
10	Insurance Program Act, and the Insurance Code to provide coverage, and coverage
11	transparency, for certain telehealth services.
12	Highlighted Provisions:
13	This bill:
14	▸ defines terms;
15	▸ amends the Medical Assistance Act regarding reimbursement for telemedicine
16	services;
17	▸ amends the Insurance Code to require insurer transparency regarding telehealth
18	reimbursement;
19	▸ amends the Public Employees' Benefit and Insurance Program Act (PEHP)
20	regarding reimbursement for telemedicine services;
21	▸ requires the Department of Health and PEHP to report to a legislative interim
22	committee and a task force regarding telehealth services;
23	▸ requires a legislative study; and
24	▸ describes responsibilities of a provider offering telehealth services.
25	Money Appropriated in this Bill:
26	None
27	Other Special Clauses:
28	None
29	Utah Code Sections Affected:

HIGHLIGHTS

- Amends the Medical Assistance Act regarding reimbursement for telemedicine services
- Requires insurer transparency regarding telehealth reimbursement
- Describes responsibilities of a provider offering telehealth services

HB 130: Cannabinoid Research

Enrolled Copy	H.B. 130
1	CANNABINOID RESEARCH
2	2017 GENERAL SESSION
3	STATE OF UTAH
4	Chief Sponsor: Brad M. Daw
5	Senate Sponsor: Evan J. Vickers
6	<hr/>
7	LONG TITLE
8	General Description:
9	This bill enacts provisions related to research of cannabis and cannabinoid products.
10	Highlighted Provisions:
11	This bill:
12	▸ allows a person to possess cannabis, a cannabinoid product, and an expanded
13	cannabinoid product and to distribute the cannabis, a cannabinoid product, or an
14	expanded cannabinoid product to a patient pursuant to an institutional review
15	board-approved study;
16	▸ allows a person conducting an institutional review board-approved study to import
17	and distribute cannabis, a cannabinoid product, and an expanded cannabinoid
18	product under certain circumstances; and
19	▸ creates the Cannabinoid Product Board within the Department of Health.
20	Money Appropriated in this Bill:
21	None
22	Other Special Clauses:
23	This bill provides a special effective date.
24	Utah Code Sections Affected:
25	ENACTS:
26	26-59-101, Utah Code Annotated 1953
27	26-59-102, Utah Code Annotated 1953
28	26-59-103, Utah Code Annotated 1953
29	26-59-201, Utah Code Annotated 1953

HIGHLIGHTS

- Allows researchers to possess and distribute cannabis, a cannabinoid product, and an expanded cannabinoid product for use in an institutional review board-approved study
- Allows researchers to import and distribute the above items in certain circumstances

HB 155: Driving Under the Influence and Public Safety Revisions

Enrolled Copy	H.B. 155
1	DRIVING UNDER THE INFLUENCE AND PUBLIC SAFETY
2	REVISIONS
3	2017 GENERAL SESSION
4	STATE OF UTAH
5	Chief Sponsor: Norman K Thurston
6	Senate Sponsor: J. Stuart Adams
7	<hr/>
8	LONG TITLE
9	General Description:
10	This bill amends provisions related to driving under the influence.
11	Highlighted Provisions:
12	This bill:
13	▶ reduces the blood alcohol content limit for driving under the influence;
14	▶ reduces the blood alcohol content limit in relation to certain criminal offenses;
15	▶ defines "novice learner driver";
16	▶ defines "novice licensed driver";
17	▶ modifies the definition of "alcohol restricted driver" to include a novice learner
18	driver and a novice licensed driver; and
19	▶ makes technical changes.
20	Money Appropriated in this Bill:
21	None
22	Other Special Clauses:
23	This bill provides a special effective date.
24	Utah Code Sections Affected:
25	AMENDS:
26	34A-3-112 , as renumbered and amended by Laws of Utah 1997, Chapter 375
27	41-6a-501 , as last amended by Laws of Utah 2010, Chapter 283
28	41-6a-502 , as last amended by Laws of Utah 2010, Chapter 109
29	41-6a-529 , as last amended by Laws of Utah 2008, Chapter 226

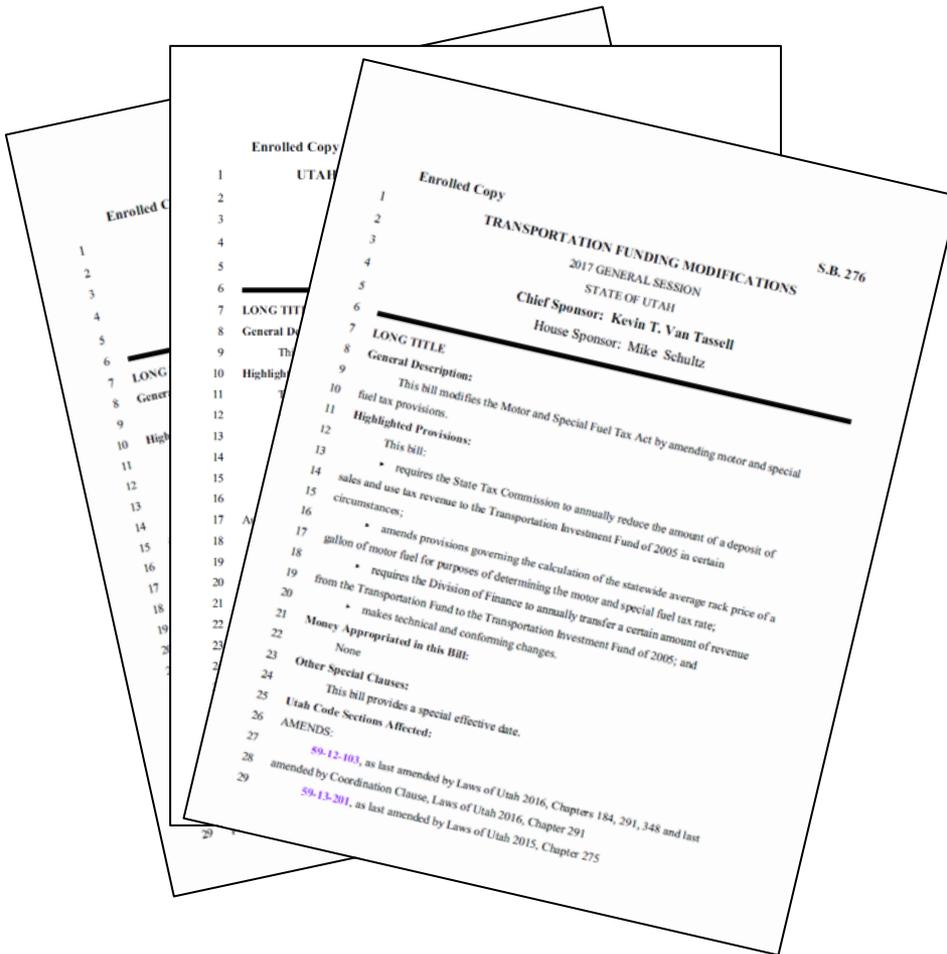
HIGHLIGHTS

- Reduces blood alcohol limit for driving under the influence to .05
- Requires that all peace officers receive training on current standard field sobriety testing guidelines
- Defines “novice learner driver”

Tax Changes

HIGHLIGHTS

- HB 442: Alcohol Amendments
 - 2% **increase on all alcohol sales**
- SB 198: Utah Communications Authority Amendments
 - 68% **increase funds 911 upgrades**
 - \$1.24 on monthly phone bill
- SB 276: Transportation Funding Modifications
 - 0.6 cent gas tax **increase** in 2018
 - 1.2 cent gas tax **increase** in 2019
- No sales tax increase on food
- Amazon started collecting sales tax on April 1



HB 161: Pedestrian Safety Amendments

Enrolled Copy	H.B. 161
1	PEDESTRIAN SAFETY AMENDMENTS
2	2017 GENERAL SESSION
3	STATE OF UTAH
4	Chief Sponsor: Steve Eliason
5	Senate Sponsor: Curtis S. Bramble
6	Cosponsors: Susan Pulsipher
7	Bruce R. Cutler Mike Winder
8	<hr/>
9	LONG TITLE
10	General Description:
11	This bill amends provisions relating to conduct that impedes or blocks traffic.
12	Highlighted Provisions:
13	This bill:
14	• amends provisions related to impeding or blocking traffic; and
15	• prohibits the transfer of money or property between a pedestrian and an occupant of
16	a motor vehicle while the motor vehicle is within certain roadways.
17	Money Appropriated in this Bill:
18	None
19	Other Special Clauses:
20	None
21	Utah Code Sections Affected:
22	AMENDS:
23	41-6a-1009 , as last amended by Laws of Utah 2015, Chapter 412
24	<hr/>
25	<i>Be it enacted by the Legislature of the state of Utah:</i>
26	Section 1. Section 41-6a-1009 is amended to read:
27	41-6a-1009. Use of roadway by pedestrians – Prohibited activities.
28	(1) Where there is a sidewalk provided and its use is practicable, a pedestrian may not

HIGHLIGHTS

- A pedestrian cannot accept, transact, exchange, or otherwise take possession of money or property from a person within a motor vehicle on a paved street or highway that has a speed limit of 35 MPH or higher
- Does not include being pulled over by the police or exchanging info after an accident

HB 198: Concealed Carry Amendments

Enrolled Copy	H.B. 198
1	CONCEALED CARRY AMENDMENTS
2	2017 GENERAL SESSION
3	STATE OF UTAH
4	Chief Sponsor: Karianne Lisonbee
5	Senate Sponsor: Todd Weiler
6	<hr/>
7	LONG TITLE
8	General Description:
9	This bill establishes a provisional permit to carry a concealed firearm for eligible
10	individuals under 21 years of age.
11	Highlighted Provisions:
12	This bill:
13	▸ establishes a provisional permit to carry a concealed firearm;
14	▸ stipulates that individuals must be at least 18 years of age, but no more than 20
15	years of age, to obtain the permit;
16	▸ stipulates that the holder of a provisional permit issued by the state must meet
17	eligibility requirements, including minimum age requirements, to carry a concealed
18	firearm in another state; and
19	▸ prohibits a provisional permit holder from carrying a concealed firearm on or about
20	an elementary or secondary school premises.
21	Money Appropriated in this Bill:
22	None
23	Other Special Clauses:
24	None
25	Utah Code Sections Affected:
26	AMENDS:
27	53-S-706, as last amended by Laws of Utah 2011, Chapter 368
28	53-S-707, as last amended by Laws of Utah 2014, Chapters 189 and 226
29	53-S-710, as last amended by Laws of Utah 1999, Chapter 366

HIGHLIGHTS

- 18-year-olds can get a provisional concealed carry permit
- Provisional permit holder cannot carry a concealed firearm on or around an elementary or secondary school premises

SB 111: Unmanned Aircraft Amendments

	Enrolled Copy	S.B. 111
1	UNMANNED AIRCRAFT AMENDMENTS	
2	2017 GENERAL SESSION	
3	STATE OF UTAH	
4	Chief Sponsor: Wayne A. Harper	
5	House Sponsor: Kay J. Christofferson	
6	<hr/>	
7	LONG TITLE	
8	General Description:	
9	This bill modifies and establishes provisions related to unmanned aircraft.	
10	Highlighted Provisions:	
11	This bill:	
12	• defines terms;	
13	• reorganizes existing code related to unmanned aircraft;	
14	• preempts local laws related to unmanned aircraft;	
15	• exempts unmanned aircraft from registration with the state of Utah;	
16	• enacts provisions related to operation of unmanned aircraft by law enforcement,	
17	including:	
18	• data collection, reporting, retention, and use;	
19	• use of an unmanned aircraft for law enforcement operations; and	
20	• use of data obtained by an unmanned aircraft operated by a civilian;	
21	• establishes certain safety requirements and limitations for the operation of an	
22	unmanned aircraft;	
23	• prohibits use of an unmanned aircraft equipped with a weapon;	
24	• prohibits a person from:	
25	• committing trespass with an unmanned aircraft;	
26	• committing a privacy violation with an unmanned aircraft; or	
27	• committing voyeurism with an unmanned aircraft;	
28	• establishes criminal penalties; and	

HIGHLIGHTS

- Enacts provisions allowing law enforcement usage of drones
- Prohibits use of a drone equipped with a weapon
- Prohibits a person from committing trespass, privacy violation, or voyeurism with a drone
- Establishes criminal penalties

HB 276: Seat Belt Law Revisions

LEGISLATIVE GENERAL COUNSEL	H.B. 276
Approved for Filing: K.P. Gasser	
02-02-17 4:58 PM	
SEAT BELT LAW REVISIONS	
2017 GENERAL SESSION	
STATE OF UTAH	
Chief Sponsor: John Knotwell	
Senate Sponsor: _____	
<hr/>	
LONG TITLE	
General Description:	
This bill amends seat belt laws to allow the misuse of or failure to use a seat belt to be considered for contributory or comparative negligence in civil litigation.	
Highlighted Provisions:	
This bill:	
amends the Traffic Code to allow the misuse of or failure to use a seat belt to be considered as contributory or comparative negligence in civil litigation.	
Money Appropriated in this Bill:	
None	
Other Special Clauses:	
None	
Utah Code Sections Affected:	
AMENDS:	
41-6a-1806, as renumbered and amended by Laws of Utah 2005, Chapter 2	
<hr/>	
Be it enacted by the Legislature of the state of Utah:	
Section 1. Section 41-6a-1806 is amended to read:	
41-6a-1806. Compliance -- Civil litigation.	
The misuse or failure to use a child restraint device or misuse or failure to wear a safety belt:	
	

H.B. 276

HIGHLIGHTS

- Did not pass
- Amends seat belt laws to allow misuse/failure to use a seat belt to be considered as contributory or comparative negligence in civil litigation

HB 140: Motorist Insurance Amendments

LEGISLATIVE GENERAL COUNSEL	H.B. 140
Approved for Filing: K.P. Gasser	
01-17-17 11:32 AM	

1	MOTORIST INSURANCE AMENDMENTS
2	2017 GENERAL SESSION
3	STATE OF UTAH
4	Chief Sponsor: Keven J. Stratton
5	Senate Sponsor: _____

7	LONG TITLE
8	General Description:
9	This bill amends the Insurance Code to disallow a rejection of uninsured and
10	underinsured motorist coverage.
11	Highlighted Provisions:
12	This bill:
13	▪ modifies the Insurance Code to remove the option of an insured to reject uninsured
14	or underinsured coverage; and
15	▪ makes technical changes.
16	Money Appropriated in this Bill:
17	None
18	Other Special Clauses:
19	None
20	Utah Code Sections Affected:
21	AMENDS:
22	31A-22-302, as last amended by Laws of Utah 2013, Chapter 91
23	31A-22-305, as last amended by Laws of Utah 2014, Chapters 290 and 300 and further
24	amended by Revisor Instructions, Laws of Utah 2014, Chapters 290 and 300
25	31A-22-305.3, as last amended by Laws of Utah 2016, Chapter 361

27	Be it enacted by the Legislature of the state of Utah:
----	--



H.B. 140

HIGHLIGHTS

- **Did not pass**
- Mandates that all insurance consumers **MUST** purchase uninsured/underinsured motorist (UM/UIM) insurance
- Will require consumers & businesses that have opted out of UM/UIM to purchase additional insurance
- Approx. 15% of Utahns opt out of UM/UIM

HB 153: Uninsured and Underinsured Motorist Coverage Amendments

LEGISLATIVE GENERAL COUNSEL	H.B. 153
☒ Approved for Filing: K.P. Gasser ☒	
☒ 01-19-17 10:24 AM ☒	
1 UNINSURED AND UNDERINSURED MOTORIST COVERAGE	
2 AMENDMENTS	
3 2017 GENERAL SESSION	
4 STATE OF UTAH	
5 Chief Sponsor: Michael S. Kennedy	
6 Senate Sponsor: _____	
7 _____	
8 LONG TITLE	
9 General Description:	
10 This bill amends provisions related to motor vehicle insurance to disallow rejection of	
11 uninsured and underinsured motorist coverage in certain instances.	
12 Highlighted Provisions:	
13 This bill:	
14 • disallows a person from rejecting uninsured and underinsured motorist coverage if	
15 that person:	
16 • employs an employee; and	
17 • the employee drives a vehicle insured by the employer; and	
18 • makes technical changes.	
19 Money Appropriated in this Bill:	
20 None	
21 Other Special Clauses:	
22 None	
23 Utah Code Sections Affected:	
24 AMENDS:	
25 31A-22-305, as last amended by Laws of Utah 2014, Chapters 290 and 300 and further	
26 amended by Revisor Instructions, Laws of Utah 2014, Chapters 290 and 300	
27 31A-22-305.3, as last amended by Laws of Utah 2016, Chapter 361	
H.B. 153	
	

HIGHLIGHTS

- Did not pass
- Like HB 140, this bill removes the ability for commercial auto insurance consumers to opt out of UM/UIM insurance
- Unlike HB 140, this bill does not apply to consumers insuring their private vehicles

HB 395: Health Reform Amendments

	LEGISLATIVE GENERAL COUNSEL	H.B. 395
	☛ Approved for Filing: C.J. Dupont ☛	1st Sub. (Buff)
	☛ 02-21-17 1:52 PM ☛	
	Representative James A. Dunnigan proposes the following substitute bill:	
1	HEALTH INSURANCE AMENDMENTS	
2	2017 GENERAL SESSION	
3	STATE OF UTAH	
4	Chief Sponsor: James A. Dunnigan	
5	Senate Sponsor: _____	
6	<hr/>	
7	LONG TITLE	
8	General Description:	
9	This bill establishes standards a health insurance managed care organization must	
10	follow for health care provider network adequacy and payment for out of network	
11	emergency department services.	
12	Highlighted Provisions:	
13	This bill:	
14	• effective January 1, 2018:	
15	• establishes provider network adequacy standards for managed care	
16	organizations;	
17	• establishes standards for provider directories;	
18	• requires reimbursement of health care providers who provide out of network	
19	emergency services or post stabilization care to an enrollee;	
20	• establishes a reimbursement benchmark for out of network emergency services	
21	and post stabilization care;	
22	• prohibits a health care provider who is reimbursed by a managed care	
23	organization, based on the benchmark, from balance billing an enrollee in an	
24	amount that exceeds a certain cap;	
25	• requires a health care provider to give an enrollee notice of certain rights if the	

1st Sub. H.B. 395

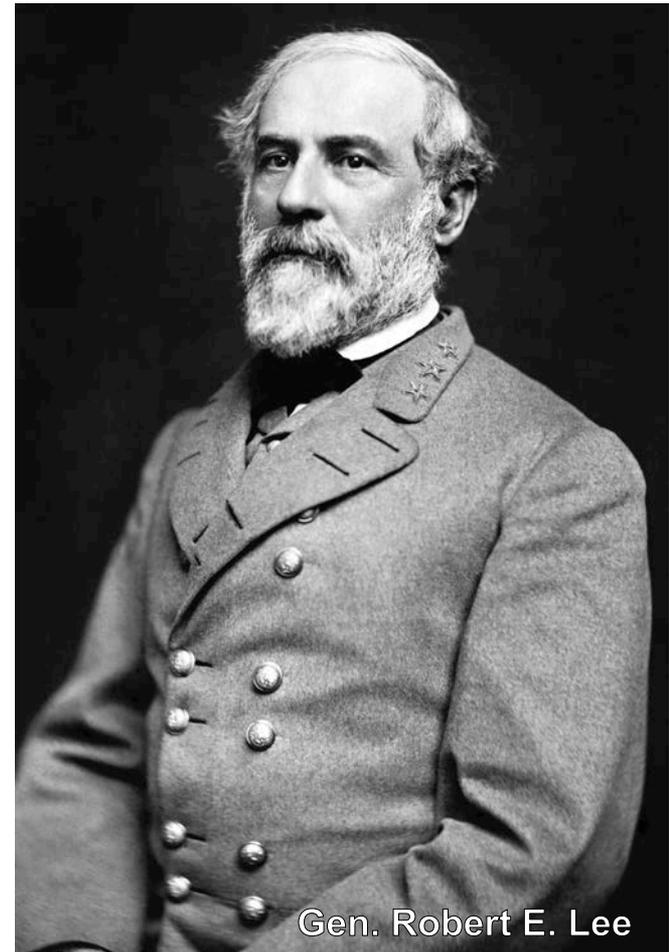


HIGHLIGHTS

- Did not pass
- Addresses balance billing
- Establishes standards for network adequacy

No Excuses, No Surprises

Gen. Jeb Stuart



Gen. Robert E. Lee

Fixation



QUESTIONS?



insurance.utah.gov

801-538-3800