



Arizona House of Representatives House Majority Research MEMORANDUM

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Committee on Insurance

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To: Representative Fann

Re: 2238 identity theft group policies; insurance

Date: March 18, 2016

CONCUR – REFUSE BLUE SHEET #5

HB 2238 passed the Senate on 3rd Read ([30-0-0](#)) and is listed on **Blue Sheet #5**.

Please let me know if you intend to Concur or Refuse the Senate Amendments.

HOUSE ENGROSSED BILL

HB 2238 allows insurance companies to issue an Identity Theft Group Insurance Policy to cover losses and expenses incurred because of a *stolen identity event*.

SENATE AMENDMENTS

The Senate adopted a strike everything amendment which includes the House Engrossed bill with the following changes:

1. Allows an unauthorized insurer to issue identity theft group insurance policies. Under current statute, insurance issued by an unauthorized insurer must be obtained through a licensed surplus lines broker.
2. Requires authorized insurers to file a policy form with DOI pursuant to statute.
3. Limits the eligible groups who can obtain a policy to:
 - a. Businesses that sell services or products that are designed to prevent or to minimize the effects of a stolen identity event,
 - b. Entities for which the director determines by rule that the members are engaged in a common enterprise or have an economic or social affinity and that the policy would not be contrary to public interests.